

<i>SERFF Tracking Number:</i>	<i>SKML-125551239</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>TIAA-CREF Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38499</i>
<i>Company Tracking Number:</i>	<i>AM-SUL.3 AR (2008)</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>TIAA UL AM-SUL3</i>		
<i>Project Name/Number:</i>	<i>TIAA UL AM-SUL3/AM-SUL.3</i>		

Filing at a Glance

Company: TIAA-CREF Life Insurance Company

Product Name: TIAA UL AM-SUL3

SERFF Tr Num: SKML-125551239 State: ArkansasLH

TOI: L09I Individual Life - Flexible Premium

SERFF Status: Closed

State Tr Num: 38499

Adjustable Life

Sub-TOI: L09I.001 Single Life

Co Tr Num: AM-SUL.3 AR (2008)

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Dee Sinkoe

Disposition Date: 06/03/2008

Date Submitted: 03/21/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: TIAA UL AM-SUL3

Status of Filing in Domicile: Not Filed

Project Number: AM-SUL.3

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/03/2008

State Status Changed: 06/03/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We are enclosing for your review and approval a copy of our new Single Universal Life form AM-SUL.3 AR (2008). Policy form AM-SUL.3 AR (2008) will be replacing our previously approved policy form number AM-SUL.2 (AR) approved by your Department on September 26, 2006 (file number 33723).

We assure you that we will comply with the following Rules & Regulations:

- Rule & Regulation 19 (Unfair Sex Discrimination in the Sale of Insurance)
- Rule & Regulation 49 (Notice Of The Arkansas Life And Health Insurance Guaranty Association Act)

<i>SERFF Tracking Number:</i>	<i>SKML-125551239</i>	<i>State:</i>	<i>Arkansas</i>
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- **ACA 23-79-138 (Complaint Notice)**

Policy form AM- SUL.3 AR (2008) includes the required 2001 CSO Mortality Table rates in addition to some minor stylistic changes and enhancements to the policy.

We plan to introduce policy form AM-SUL.3 AR (2008) during the forth quarter of 2008, which is when we expect to have sufficient approvals to market this product. We will discontinue the marketing of our existing approved Single Universal Life form AM-SUL.2 the earlier of the date in which we have commenced the marketing of policy form AM-SUL.3 AR (2008) or December 31, 2008.

In order to assist you with your review process, we are enclosing a copy of a comparison version of the policies highlighting the differences and what has changed from the current approved form.

Provided below is a detailed description of Policy Form number AM-SUL.3 AR (2008):

Form AM-SUL3 AR (2008) is a "single life", non-participating, individual, flexible premium universal life insurance policy. This policy form will be marketed with an illustration.

Form AM-SUL.3 AR (2008) does not include surrender charges. Issue ages for AM-SUL.3 AR (2008), are 0–90. The underwriting classifications for Policy form AM-SUL.3 AR (2008) are Preferred Plus, Preferred, Select Standard Non-Tobacco, and Standard (Tobacco User), Substandard risk classifications and permanent and temporary flat extra ratings will apply as appropriate. Juvenile insureds will be classified Preferred and Select (blended Tobacco/Non-Tobacco. The minimum face amount for form AM-SUL.3 AR (2008) is \$100,000.

The variable (and/or John Doe) information for each policy form is shown on policy data pages 4, 5, 6, 7, 8, and 9. Pages 5, 6, 7 and 8 reflect policy benefits and premiums, and policy charges, respectively. For illustrative purposes, we have inserted two versions of page 9 in form AM-SUL.3 (2008) with a distinctive code number: one reflecting the Table of Net Single Premiums per \$1,000 of Death Benefit for the Cash Value Accumulation Test (CVAT) under Section 7702 of the Internal Revenue Code, and the other reflecting the Table of Death Benefit Corridor Factors for the Guideline Premium Test (GPT) under Section 7702 of the Internal Revenue Code. When policy form AM-SUL.3 AR (2008) is issued, it will include the appropriate page 9.

Upon the insured's reaching age 121 and thereafter, the death benefit under Death Benefit Options A, B and C will equal the policy value.

Accelerated Death Benefit Option - As a supplemental benefit within policy form number AM-SUL.3 (2008), an owner may accelerate the available proceeds if the insured under form AM-SUL.3 AR (2008) is terminally ill.

Policy Loan with Fixed Loan Interest Rate - The owner may obtain a policy loan at any time while the insured under form AM-SUL.3 AR (2008) is living. Any policy loan will bear interest, payable in arrears, at a fixed annual rate of 5%.

Extension Of Use

<i>SERFF Tracking Number:</i>	<i>SKML-125551239</i>	<i>State:</i>	<i>Arkansas</i>
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	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>TIAA UL AM-SUL3</i>		
<i>Project Name/Number:</i>	<i>TIAA UL AM-SUL3/AM-SUL.3</i>		

We intend to use the following policy forms, previously approved by your Department, with policy form number AM-SUL.3 AR (2008):

Application for Universal Life Insurance Part 1; Application for Life Insurance (Part II); Amendment to Application; Aviation Questionnaire; Aviation Limitation Endorsement; Statement of Health; Reinstatement / Policy Change Application; Waiver of Monthly Charges Rider; Level Cost of Insurance Endorsement; Policy Endorsement and our Institutional Charitable Benefit Rider.

General Information

Policy form AM-SUL.3 AR (2008) will be marketed to individuals in TIAA-CREF Life's core educational market and to the general public through TIAA-CREF's licensed agents. These policies may also be distributed through financial advisors. For your review, we have bracketed the variable text of the forms. Please be advised that the issued policies will not contain variable language. The enclosed forms will be generated with the identical language approved by your Department. TIAA-CREF Life reserves the right to change duplex printing, signature graphics, line location of sentences and words, and the type font (but not the point size) of the forms without resubmitting them for approval.

Company and Contact

Filing Contact Information

(This filing was made by a third party - sandrakmeltzerandassociates)

Dvora Sinkoe, Compliance Analyst	dee@skminc.com
1750 Century Circle	(404) 633-5353 [Phone]
Atlanta, GA 30345	(404) 633-6301[FAX]

Filing Company Information

TIAA-CREF Life Insurance Company	CoCode: 60142	State of Domicile: New York
730 Third Avenue	Group Code: 1216	Company Type: Life Insurance
New York, NY 10017-3206	Group Name:	State ID Number:
(212) 490-9000 ext. [Phone]	FEIN Number: 13-3917848	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No

<i>SERFF Tracking Number:</i>	<i>SKML-125551239</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>TIAA UL AM-SUL3/AM-SUL.3</i>		
Fee Explanation:			
Per Company:	No		

<i>SERFF Tracking Number:</i>	<i>SKML-125551239</i>	<i>State:</i>	<i>Arkansas</i>
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
TIAA-CREF Life Insurance Company	\$0.00	03/21/2008	

SERFF Tracking Number:	SKML-125551239	State:	Arkansas
Filing Company:	TIAA-CREF Life Insurance Company	State Tracking Number:	38499
Company Tracking Number:	AM-SUL.3 AR (2008)		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	TIAA UL AM-SUL3		
Project Name/Number:	TIAA UL AM-SUL3/AM-SUL.3		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	06/03/2008	06/03/2008
Objection Letters and Response Letters			

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	05/20/2008	05/20/2008	Dee Sinkoe	06/02/2008	06/02/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Fee	Note To Reviewer	Dee Sinkoe	05/08/2008	05/08/2008
Filing Fee	Note To Filer	Linda Bird	05/05/2008	05/05/2008

<i>SERFF Tracking Number:</i>	<i>SKML-125551239</i>	<i>State:</i>	<i>Arkansas</i>
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	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>TIAA UL AM-SUL3</i>		
<i>Project Name/Number:</i>	<i>TIAA UL AM-SUL3/AM-SUL.3</i>		

Disposition

Disposition Date: 06/03/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	SKML-125551239	State:	Arkansas
Filing Company:	TIAA-CREF Life Insurance Company	State Tracking Number:	38499
Company Tracking Number:	AM-SUL.3 AR (2008)		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	TIAA UL AM-SUL3		
Project Name/Number:	TIAA UL AM-SUL3/AM-SUL.3		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Memorandum		No
Supporting Document	Flesch Certification		Yes
Supporting Document	Illustration		Yes
Supporting Document	Illustration Certification		Yes
Supporting Document	Comparison with previously approved AM-SUL.2		Yes
Supporting Document	Authorization Letter		Yes
Supporting Document	Regulation 34 Certification		Yes
Supporting Document	Disclosure Form		Yes
Form	Flexible Premium Universal Life Insurance Policy		Yes

SERFF Tracking Number: SKML-125551239 *State:* Arkansas
Filing Company: TIAA-CREF Life Insurance Company *State Tracking Number:* 38499
Company Tracking Number: AM-SUL3 AR (2008)
TOI: L09I Individual Life - Flexible Premium *Sub-TOI:* L09I.001 Single Life
Adjustable Life
Product Name: TIAA UL AM-SUL3
Project Name/Number: TIAA UL AM-SUL3/AM-SUL3

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/20/2008
Submitted Date 05/20/2008

Respond By Date

Dear Dvora Sinkoe,

This will acknowledge receipt of the captioned filing.

Objection 1

- Certification/Notice (Supporting Document)

Comment: Filings of "universal life" type contracts are subject to Regulation 34. Please assure us that you are in compliance with Regulation 34.

The Accelerated Benefit issued with life insurance policies require a disclosure statement as outlined in Ruel and Regulation 60s8.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/02/2008
Submitted Date 06/02/2008

Dear Linda Bird,

Comments:

Response 1

Comments: Attached are the requested certification and disclosure form.

Thank you for your assistance with this filing

Related Objection 1

SERFF Tracking Number: SKML-125551239 State: Arkansas
Filing Company: TIAA-CREF Life Insurance Company State Tracking Number: 38499
Company Tracking Number: AM-SUL3 AR (2008)
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: TIAA UL AM-SUL3
Project Name/Number: TIAA UL AM-SUL3/AM-SUL3

Applies To:

- Certification/Notice (Supporting Document)

Comment:

Filings of "universal life" type contracts are subject to Regulation 34. Please assure us that you are in compliance with Regulation 34.

The Accelerated Benefit issued with life insurance policies require a disclosure statement as outlined in Ruel and Regulation 60s8.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Regulation 34 Certification

Comment:

Satisfied -Name: Disclosure Form

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Dee Sinkoe

<i>SERFF Tracking Number:</i>	<i>SKML-125551239</i>	<i>State:</i>	<i>Arkansas</i>
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Note To Reviewer

Created By:

Dee Sinkoe on 05/08/2008 11:53 AM

Subject:

Filing Fee

Comments:

I apologize, I did not mail the check. It is check #9343 for 50.00 written on 5/7/08 and mailed on 5/8/08.

<i>SERFF Tracking Number:</i>	<i>SKML-125551239</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>TIAA UL AM-SUL3</i>		
<i>Project Name/Number:</i>	<i>TIAA UL AM-SUL3/AM-SUL.3</i>		

Note To Filer

Created By:

Linda Bird on 05/05/2008 01:23 PM

Subject:

Filing Fee

Comments:

It has come to our attention that we have not received the filing fee on this submission.

Please advise the Department if a check has been mailed? We will hold your filing in a pending status until the fee is received.

SERFF Tracking Number:	SKML-125551239	State:	Arkansas
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Project Name/Number:	TIAA UL AM-SUL3/AM-SUL.3		

Form Schedule

Lead Form Number: AM-SUL.3 AR (2008)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AM-SUL.3 AR (2008)	Policy/Cont ract/Fratern al Insurance Certificate	Flexible Premium Universal Life Policy	Initial		58	AM SUL 3 AR.pdf



TIAA-CREF Life Insurance Company
730 Third Avenue
New York, NY 10017-3206
212 490-9000 1 800 223-1200

Your Flexible Premium Universal Life Insurance Policy

PLEASE READ THIS POLICY CAREFULLY. This policy is a legal contract between the owner and TIAA-CREF Life Insurance Company. This policy is issued in consideration of the application and the payment of the first premium.

Subject to the conditions specified in this policy, you may request to accelerate this policy's death benefit. The receipt of an Accelerated Death Benefit payment may be taxable. As with all tax matters, you should consult a personal tax advisor before requesting an Accelerated Death Benefit payment. The death benefit and any accumulation values and cash values, and, if applicable, premium payments or cost of insurance charges, will be reduced if an accelerated death benefit is paid.

About this policy

Throughout this document, *you* and *your* mean the owner or owners of the policy named in the application or in any later change shown in our records. *We*, *us* and *our* refer to TIAA-CREF Life Insurance Company.

Your right to cancel this policy

During the right to cancel period, you have the right to cancel this policy and return it to us for a refund of your premium payments. The right to cancel period ends [30] days after you receive this policy. To cancel your policy, you must deliver or mail this document to us, along with a cancellation notice in a form satisfactory to us. If you send it by mail, it must be postmarked before the end of the right to cancel period, properly addressed and postage prepaid.

If you have any questions

If you have any questions about your policy or any of our other services, please contact our administrative office at:

TIAA-CREF Life Insurance Company

[Insurance Service Center, P.O. Box XXX, Atlanta, GA 31139 or you may call us at Tel: 1-877 694 0305]


Secretary


President

Key features of your Flexible Premium Universal Life Insurance policy

- Adjustable death benefit
- Flexible premiums payable during the insured's lifetime
- Pays death benefit proceeds when the person insured by the policy dies
- Can be cashed in for its cash surrender value
- Non-Participating Policy. This policy does not pay dividends
- Accelerated Death Benefit option, but you should consult a personal tax advisor first because the payment may be taxable

About your contract

Your contract with us includes your application, this policy and any riders or endorsements that are attached to it. It also includes applications that are attached for any later changes you made to the policy.

We have assumed that all statements you made in your applications are true to the best of your knowledge and belief. We relied on these statements when we issued this policy. These statements in the absence of fraud are representations only — they are not warranties. We will only use these statements to cancel this policy or contest a claim if you made a material misrepresentation in your application.

Only our President, a Vice President or the Secretary may change the terms of this policy or waive any of our rights or requirements under it.

You will find the detailed terms of your policy in sections 2 and 3 of this document followed by the terms of any riders you have added. Section 1 is intended to be a summary only.

This document provides you with extensive information about your life insurance policy. Please read it carefully and keep it in a safe place. We have divided it into three main sections.

Section 1 — A summary of your policy

This section is a brief summary of your policy. It tells you your policy's key values, benefits and charges, and reminds you of the choices you made on your application.

Section 2 — How your policy works

This section describes how the main benefits and features of your policy work. It also explains the changes you can make to your policy and other things you can do under it.

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[Riders	Attached
Waiver of monthly charges rider]	

[Endorsements added	Attached
Aviation limitation endorsement	
Level Cost of Insurance Endorsement]	

Section 1 — A summary of your policy

Policy information

Policy owner [JOHN DOE]
Plan Flexible Premium Universal Life Insurance
Policy number [123456789]
Minimum face amount \$[100,000.00]

Person insured by the policy [JOHN DOE]
Issue age [35]
Gender [MALE]
Underwriting class [PREFERRED PLUS NON TOBACCO]

Issue date [01/01/2009]
Policy date [01/01/2009]
Monthly charge date [1]

Policy benefits

Initial face amount \$[250,000.00]
Death benefit option [A - Level]

You can increase or decrease the face amount while your policy is in force. We will pay the death benefit proceeds to your beneficiary (ies) when the person insured by this policy dies. You can have the proceeds paid in a lump sum or you can choose one of our other payment methods.

If the person insured by this policy has a terminal illness, you can apply to get all or part of the death benefit early.

[Riders [and endorsements] you have added]

[You have chosen to add the following rider [s] [and endorsement (s)] to your policy:]

[Level Cost of Insurance Endorsement
Endorsement Issue Date 01/01/2009
Expiration Date 12/31/2018
Initial Monthly Level Cost of Insurance Premium [\$84.66]
Refer to the Specifications Page attached to your Endorsement for the
Guaranteed Maximum Monthly Cost of Insurance Rates per \$1,000 of Net Amount at Risk]

[Waiver of monthly charges rider
Rider Issue Date 01/01/2009
Disability must begin before 01/01/2039
Initial waiver of monthly charges factors:

Age	Factor	Age	Factor	Age	Factor	Age	Factor
35	4.69137720%	47	7.45895504%	59	12.57684160%		
36	4.84213554%	48	7.79113037%	60	13.13633189%		
37	4.99810491%	49	7.79113037%	61	13.72088561%		
38	5.15944140%	50	8.50086248%	62	14.33101414%		
39	5.32768589%	51	8.87791401%	63	14.96906940%		
40	5.49958844%	52	9.27313520%	64	15.63492865%		
41	5.74425237%	53	9.68582290%				
42	6.00071690%	54	10.11678420%				
43	6.26772841%	55	10.56692813%				
44	6.54554384%	56	11.03692586%				
45	6.83725801%	57	11.52832588%				
46	7.14140862%	58	12.04087722%				

About your premium payments	Minimum first premium \$[50.00] Planned premium \$[1,500.00] Frequency of your planned premium [ANNUAL]
	<p>You can choose the amount and timing of your premium payments within certain limits. The planned premium is the scheduled premium you chose on your application. You do not have to pay your planned premiums, but if you do not, your policy may lapse and your coverage may end if the cash surrender value is less than the deduction for the monthly charge when it is due.</p> <p>Even if you pay all of your planned premiums, your policy may still lapse and your coverage may end if the cash surrender value is less than the deduction for the monthly charge when it is due. We will give you a grace period of 61 days to make a minimum payment that is equal to any unpaid monthly charges plus three current monthly charges. If you do not pay it before the end of the grace period, your policy will lapse.</p> <p>The amount of coverage, and the length of time that your policy remains in force, depends on:</p> <ul style="list-style-type: none"> • the amount and timing of your premium payments. • whether you change the face amount or your death benefit option. • the withdrawals you take or loans you make. • the amount of the monthly charges and premium tax charges. • the interest rates on the fixed account and loan account,.or • whether you change rider benefits.
How your premium payments are allocated	We deduct a premium tax charge from each premium payment you make, and then allocate your <i>net premium</i> to the fixed account.
Tax test	[GUIDELINE PREMIUM TEST] [Initial Guideline Level Premium \$[2,493.14]] [Initial Guideline Single Premium \$[26,361.28]]
Policy value	<p>The value of your policy can change daily.</p> <p>Policy value depends on the amount and timing of your premium payments, the interest rates on the fixed account and the loan account, policy charges, how much you have borrowed or withdrawn from the policy and the level of policy and rider benefits.</p>
Loans, withdrawals and surrenders	<p>Any time after the right to cancel period ends you can take out a loan from us using your policy as collateral.</p> <p>The loan interest rate is fixed at an effective annual rate of 5% per year. The loan account guaranteed effective annual interest rate is 4.35%.</p> <p>You can take out all or part of your cash surrender value by making partial withdrawals or surrendering your policy.</p>
Fixed Account	<p>The guaranteed minimum interest rate on the fixed account is an effective annual interest rate of 3%. We may choose to set a higher rate for this account. The rate may be different from the interest rate on the loan account.</p>

Policy charges**Charges deducted from your premiums**

Premium tax charge of [2.00%] applicable to each premium paid.

Charges deducted from your policy

We deduct a monthly charge that has three parts:

- Guaranteed maximum policy fee: [¹] [\$0.00] per month
 - Guaranteed maximum cost of insurance charge: See the table in Section 1
 - Charges for the riders you have added: [See the attached riders]
-

[¹ \$10.00 per month if total face amount is less than \$250,000 and \$0 per month if total face amount is \$250,000 or more]

**Guaranteed maximum monthly cost of insurance rates
per \$1,000 of net amount at risk**

We base the monthly cost of insurance charge on the current cost of insurance rates that apply to the net amount at risk. For the initial face amount, our current cost of insurance rates will never be greater than the guaranteed maximum monthly cost of insurance rates shown in this table. The guaranteed maximum monthly cost of insurance rates are based on the policy year, and the issue age, gender and underwriting class of the person insured by the policy. You will find more about the monthly cost of insurance charge in Section 2.

POLICY YEAR	GUARANTEED MAXIMUM MONTHLY RATE		POLICY YEAR	GUARANTEED MAXIMUM MONTHLY RATE		POLICY YEAR	GUARANTEED MAXIMUM MONTHLY RATE
[1	0.093333		30	1.225000		59	19.940000
2	0.097500		31	1.352500		60	21.402500
3	0.103333		32	1.481667		61	22.850833
4	0.110833		33	1.616667		62	24.265000
5	0.117500		34	1.759167		63	25.771667
6	0.126667		35	1.919167		64	27.378333
7	0.137500		36	2.105833		65	29.092500
8	0.150833		37	2.332500		66	30.730000
9	0.166667		38	2.597500		67	32.182500
10	0.184167		39	2.876667		68	33.727500
11	0.203333		40	3.176667		69	35.370000
12	0.222500		41	3.503333		70	37.105833
13	0.238333		42	3.871667		71	38.934167
14	0.250833		43	4.300000		72	40.875000
15	0.266667		44	4.797500		73	42.934167
16	0.287500		45	5.355000		74	45.119167
17	0.314167		46	5.976667		75	47.435000
18	0.346667		47	6.652500		76	49.887500
19	0.384167		48	7.368333		77	52.485833
20	0.431667		49	8.150000		78	55.235833
21	0.485000		50	9.019167		79	58.145833
22	0.540000		51	9.985833		80	61.220833
23	0.593333		52	11.049167		81	64.469167
24	0.646667		53	12.198333		82	67.896667
25	0.709167		54	13.420000		83	71.510833
26	0.785000		55	14.701667		84	75.316667
27	0.877500		56	15.978333		85	79.305833
28	0.985000		57	17.235000		86	83.333333]
29	1.102500		58	18.551667			

[

TABLE OF DEATH BENEFIT FACTORS

Death Benefit Factors are used to calculate the minimum death benefit (see applicable provision on page 15).

YEAR	FACTOR		YEAR	FACTOR		YEAR	FACTOR
[1	250%		30	122%		59	102%
2	250%		31	120%		60	101%
3	250%		32	119%		61	100%
4	250%		33	118%		62	100%
5	250%		34	117%		63	100%
6	250%		35	116%		64	100%
7	243%		36	115%		65	100%
8	236%		37	113%		66	101%
9	229%		38	111%		67	101%
10	222%		39	109%		68	101%
11	215%		40	107%		69	101%
12	209%		41	105%		70	101%
13	203%		42	105%		71	101%
14	197%		43	105%		72	101%
15	191%		44	105%		73	101%
16	185%		45	105%		74	101%
17	178%		46	105%		75	101%
18	171%		47	105%		76	101%
19	164%		48	105%		77	101%
20	157%		49	105%		78	101%
21	150%		50	105%		79	101%
22	146%		51	105%		80	101%
23	142%		52	105%		81	101%
24	138%		53	105%		82	101%
25	134%		54	105%		83	101%
26	130%		55	105%		84	101%
27	128%		56	105%		85	101%
28	126%		57	104%		86	101%]
29	124%		58	103%			

[Net single premiums per \$1,000 of death benefit

We use the net single premium to calculate the minimum death benefit. We base the net single premium on the policy year, and the issue age, gender and underwriting class of the person insured by the policy. The net single premium may also be affected by any riders you have added to this policy.

YEAR	FACTOR		YEAR	FACTOR		YEAR	FACTOR
1	208.09		30	531.10		59	895.40
2	215.51		31	545.36		60	903.33
3	223.20		32	559.71		61	911.68
4	231.15		33	574.18		62	921.05
5	239.36		34	588.78		63	932.44
6	247.85		35	603.54		64	947.29
7	256.60		36	618.44		65	968.21
8	265.62		37	633.41		66	990.10
9	274.89		38	648.35		67	990.10
10	284.42		39	663.16		68	990.10
11	294.19		40	677.88		69	990.10
12	304.21		41	692.52		70	990.10
13	314.50		42	707.07		71	990.10
14	325.09		43	721.49		72	990.10
15	336.04		44	735.69		73	990.10
16	347.33		45	749.55		74	990.10
17	358.94		46	763.03		75	990.10
18	370.85		47	776.07		76	990.10
19	383.04		48	788.65		77	990.10
20	395.48		49	800.83		78	990.10
21	408.13		50	812.59		79	990.10
22	420.97		51	823.88		80	990.10
23	434.01		52	834.64		81	990.10
24	447.29		53	844.82		82	990.10
25	460.85		54	854.39		83	990.10
26	474.64		55	863.36		84	990.10
27	488.62		56	871.76		85	990.10
28	502.72		57	879.77		86	990.10]
29	516.89		58	887.61			

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Section 2 — How your policy works

Policy ownership and beneficiaries

This section of your policy tells you about owners, beneficiaries and exchanges.

Who owns your policy

The owner is the person or people named in the application who make the decisions about the policy and its benefits while the person insured by the policy is living. The owner of this policy appears in Section 1. If you did not name an owner on your application, the person insured by the policy is the owner.

Your rights as a policy owner

As the policy owner, you have the following rights:

- to transfer ownership or assign the policy,
- to change the beneficiary(ies),
- to receive benefits and choose payment methods for them,
- to change the amount or timing of premiums,
- to change the death benefit option,
- to change the face amount,
- to reinstate the policy if it lapses,
- to take out a loan, make a withdrawal or surrender the policy, or
- to change riders.

If you have named an irrevocable beneficiary, you will need his or her permission to make all of these decisions, except to change the amount or timing of premiums and to reinstate the policy if it lapses.

If this policy has more than one owner and one of you dies, the surviving owner will hold all rights under the policy. If the last surviving owner dies, his or her estate will own the policy, unless you give us your written instructions to the contrary.

Assigning the policy

You can assign your policy in two ways:

- A *collateral* assignment does not change the ownership of the policy, but your rights and the rights of your revocable beneficiary or any other person will be subject to the assignment.
- An *absolute* assignment means the person or organization you assign the policy to will become the new owner.

We must receive a copy of the assignment before we consider it effective. We are not responsible for the validity of any assignment.

Transferring ownership

You can transfer ownership of this policy by submitting your assignment of ownership to us in writing. If your assignment of ownership is absolute you will no longer have any ownership rights in the policy. The new owner will have all the rights under the policy.

The transfer of ownership may be requested anytime during the lifetime of the insured. The change of ownership will be effective on the date the written request for assignment of ownership is signed, whether or not the insured is living when the request is received by us. We are not liable for any payment made or action taken before the date we receive the written assignment of ownership.

About your beneficiaries

The beneficiary(ies) is (are) the person or people you named in your application, or in a written form subsequent to the submission of your application to receive the death benefit proceeds when the person insured by the policy dies. Here are some things you need to know about beneficiaries:

- Each *primary beneficiary* you have named will receive an equal share of the death benefit proceeds unless you instruct us in writing otherwise. If one primary beneficiary dies, his or her share will be divided equally among the surviving primary beneficiaries unless you give us your written instructions to the contrary.
- Each *contingent beneficiary* you have named will receive an equal share of the death benefit proceeds if none of the primary beneficiaries are living when the death benefit proceeds are payable, unless you give us your written instructions to the contrary. If one contingent beneficiary dies, his or her share will be divided equally among the surviving contingent beneficiaries unless you give us your written instructions to the contrary.
- If none of your beneficiaries are living when the insured dies or if you have not named a beneficiary, you as the policy owner will receive the proceeds. If you are no longer living, the proceeds will go to your estate.

Changing your beneficiary

- You can change revocable beneficiaries anytime before the death of the insured.
- Beneficiary designations and changes to beneficiary designations must be in writing.
- If the beneficiary is an irrevocable beneficiary, the owner of the policy must obtain the consent of the irrevocable beneficiary to designate a new revocable or irrevocable beneficiary.
- If acceptable to us, the change will take effect as of the date the request is signed, whether or not the insured is living when the request is received by us. We are not liable for any payment made or action taken before the date we receive the written request for the change.
- If you change your beneficiary and you have chosen a monthly payment method for the death benefit proceeds or cash surrender value, we will cancel that payment method and you will have to choose a payment method again. You will find more about monthly payment methods in *Payment methods for the death benefit proceeds and cash surrender value*.

The death benefit

The amount of your policy's death benefit depends on the death benefit option you chose on your application. We offer three options under this policy. The option you chose appears in Section 1.

- Option A — the death benefit will be the same as your policy's face amount. This is known as a *level* death benefit.
- Option B — the death benefit will equal your policy's face amount plus your policy value. This is known as an *increasing* death benefit.
- Option C — the death benefit will equal your policy's face amount plus all premiums credited to the policy since the policy issue date. This is known as the return of premium death benefit.

The death benefit under any option will never be less than the *minimum death benefit*. You will find more about the minimum death benefit later in this section. When the person insured by the policy reaches age 121, the death benefit for any of the options will be the same as your policy value.

What we pay to your beneficiaries

The amount we ultimately pay to your beneficiaries is called *death benefit proceeds*. This section tells you when we pay them, how we calculate them and changes you can make to your policy's death benefit.

When we pay death benefit proceeds

We pay the death benefit proceeds to your beneficiaries after we have received due proof of the death of the insured and all information and documents requested by the company.

- The person must have died while the policy is in force.
- You can choose for your beneficiaries to receive the death benefit proceeds in a lump sum or in monthly payments. If you do not choose a payment method, your beneficiary can choose one when he or she makes a claim.
- If the person insured by the policy commits suicide within two years of this policy's issue date, we will pay you only the premiums you have paid, less any outstanding loan amount and withdrawals you have made. You will find more about this in *If the person insured by the policy commits suicide*.

Understanding the minimum death benefit

For your policy to qualify as life insurance under federal tax law, your death benefit must at least equal the minimum death benefit. If your death benefit under any death benefit option would be less than the minimum death benefit, we will increase your death benefit to the minimum death benefit.

We use one of two tax tests to calculate the minimum death benefit. You will find the test for your policy in Section 1. This test can not be changed once we have issued your policy.

If your tax test is the cash value accumulation test, we calculate the minimum death benefit by multiplying your policy value by 1,000, and then dividing that amount by the net single premium shown in Section 1.

If your tax test is the guideline premium test, the minimum death benefit is your policy value multiplied by a death benefit factor. You will find a table showing death benefit factors in Section 1.

How death benefit proceeds are calculated

We calculate the amount of the death benefit proceeds as of the end of the date the person insured by the policy dies. Death benefit proceeds will equal the death benefit under the option you have chosen, minus any outstanding loan amount and any unpaid monthly charges.

Changing your death benefit option

You can change your death benefit option starting at anytime on or after your first policy anniversary while your policy is in force. Here is how it works:

- You must send us your request in writing.
- The change will become effective either on the date we approve it, if that date is a monthly charge date as defined in Section 1 or on the first monthly charge date that follows the date we approve the change. We will make the change before we deduct the monthly charge.
- We will not allow a change if the monthly charges are being waived under a waiver of monthly charges rider.
- We will not allow any change in death benefit option that prevents the policy from qualifying as life insurance under federal tax law.
- We may restrict any changes from or to Option C.
- If your tax test is the cash value accumulation test, no change to Option C will be allowed.
- If a change in death benefit option would cause your policy to be classified as a modified endowment contract, we will not process the change until you send us your written confirmation of the acceptance of the classification as a modified endowment contract.
- We will send you a policy endorsement after we make the change.

Changing from Option A to Option B or Option C

Here is what you need to know about changing from Option A to Option B or Option C:

- The person insured by the policy must be living and you must give evidence of insurability satisfactory to us.
- After the change, the face amount can not be less than the minimum face amount shown in Section 1.
- We will decrease the face amount by the policy value if switching to Option B or by accumulated premiums paid if switching to Option C so that your death benefit is approximately the same on the date of the change.
- We will decrease the face amount on the effective date of the change. To do this, we will first reduce any increases in the face amount you have asked us for, starting with the most recent. Then we will reduce the initial face amount.

Changing from Option B or Option C to Option A

Here is what you need to know about changing from Option B or Option C to Option A:

- The person insured by the policy must be living at the time of the change and you must give evidence of insurability satisfactory to us.
- We will increase the face amount by the policy value if switching from Option B or by accumulated premiums paid if switching from Option C so that your death benefit is approximately the same on the date of the change.
- We will increase the face amount on the effective date of the change. The underwriting class for the increase will be the same as it is for the most recent increase that you requested. If you have not requested an increase, it will be the same as it is for the initial face amount.

Changing from Option B to Option C or from Option C to Option B

Here is what you need to know about changing from Option B to Option C or from Option C to Option B:

- The person insured by the policy must be living at the time of the change and you must give evidence of insurability satisfactory to us.
- We will adjust the face amount by the policy value minus accumulated premiums paid so that your death benefit is approximately the same on the date of the change. A change from Option B to Option C will add this adjustment to the face amount. A change from Option C to Option B will subtract this adjustment from the face amount.
- We will adjust the face amount on the effective date of the change. The underwriting class for any increase will be the same as it is for the most recent increase that you requested. If you have not requested an increase, it will be the same as it is for the initial face amount.
- Any decrease in the face amount will also be on the effective date of the change. To do this, we will first reduce any increases in the face amount you have asked us for, starting with the most recent. Then we will reduce the initial face amount.

Changing the face amount

Your policy's initial face amount is the amount of insurance coverage on the issue date. You will find the initial face amount in Section 1.

The face amount may change if any of the following happens:

- you ask us to increase or decrease it,
- you change your death benefit option,
- you make any withdrawals, or
- you accelerate your death benefit.

You can ask us to increase or decrease the face amount at any time starting on your first policy anniversary. You must send us your written request while your policy is in force.

The increase or decrease will become effective either the same date we approve it, if that date is a monthly charge date, or on the first monthly charge date that follows the date we approve the change. Once we have approved the change, we will send you a policy endorsement showing your new face amount.

Increasing the face amount

Here is what you need to know about increasing the face amount:

- The person insured by the policy must be living and must not have reached age 91 on the date we receive your request.
- You must give evidence of insurability satisfactory to us.
- Each increase you request must be at least \$50,000.
- Each increase you request will have its own underwriting class and cost of insurance rates.
- We will apply the tax test shown in Section 1 to any increase in the face amount to make sure your policy still qualifies as life insurance under federal tax law.
- You can not increase the face amount if the monthly charges are being waived under a waiver of monthly charges rider.
- We reserve the right to limit increases in the face amount to one increase in any 12-month period.

Decreasing the face amount

Here is what you need to know about decreasing the face amount:

- The person insured by the policy must be living on the date we receive your request.
- Each decrease you request must be at least \$25,000.
- The face amount after the decrease must not be less than the minimum face amount for this policy.
- To apply the decrease, we will first reduce any increases in the face amount you have asked for, starting with the most recent. Then we will reduce the initial face amount.
- We will not allow any decrease in face amount that prevents the policy from qualifying as life insurance under federal tax law.
- If a decrease in face amount would cause your policy to be classified as a modified endowment contract, we will not process the decrease until you send us your written confirmation of the acceptance of the classification as a modified endowment contract.

Accelerated death benefits

If the person insured by your policy is diagnosed with a terminal illness, you can apply to get part or all of your policy's death benefit early. This is called *accelerating your death benefit*. You must submit your completed application to us along with documentation from a licensed physician certifying that the person with the terminal illness is expected to live 12 months or less. You can only get your death benefit early once, and we will make the payment in a lump sum.

You should consult a personal tax advisor before applying to get your death benefit early because the payment may be taxable. Getting your death benefit early may also affect your eligibility for Medicaid and other government assistance programs.

The minimum amount you can apply for is \$50,000 or 25% of the death benefit available on the date we approve your application, whichever is less.

If we approve your application to accelerate your death benefit, we will deduct the following from the death benefit amount you have asked for before making a payment:

- one year of interest equal to the yield on a 90-day Treasury bill on the date we approve your application,
- an administrative expense charge of up to \$200,
- any unpaid amounts due within your policy's grace period on the date we approve your application, and
- any outstanding loan amount on the date we approve your application, multiplied by the ratio of the amount of death benefit you are getting early to the total death benefit available for acceleration under your policy on the date we approve your application.

If you only get part of your death benefit early, the rest of your policy's death benefit will remain in place. We will continue to deduct monthly charges from your policy value, unless your monthly charges are waived under a waiver of monthly charges rider.

Here is how to apply to get your death benefit early:

- Submit your completed application, provided by us, along with documentation from a licensed physician certifying that the person insured by the policy has a terminal illness and 12 months or less to live. The terminal illness can not be caused by intentionally self-inflicted injuries.
- You need written consent in a form satisfactory to us from any irrevocable beneficiary or anyone to whom you have assigned the policy before we can make a payment.
- If you are applying to get all of your death benefit early, send this policy and any riders you have added with your application. If you are only applying for part of the death benefit, we will send you a policy endorsement once we approve your application.
- The person insured by the policy must be living and your policy must be in force when we approve your application. If that person dies before we make the payment to you, we will pay the death benefit proceeds to your beneficiary.
- We will not approve your application if you are applying to get the death benefit to satisfy any judgments against you, to satisfy the claims of any creditor, or to apply for, receive or maintain any government sponsored benefit or entitlement, or any other form of public assistance.

How getting the death benefit early affects your policy

If you choose to get all of your death benefit early, your policy will end. That means it will no longer have any value.

If you choose to get only part of your death benefit early, we will reduce your face amount, policy value and any outstanding loan amount by the ratio of the amount of death benefit you got early to the total death benefit that was available for acceleration on the date we approved your application.

When we reduce your face amount, we will first reduce any increases in the face amount you asked for, starting with the most recent. Then we will reduce the initial face amount.

Getting the death benefit early will not affect our rights to contest your policy. You will find more about this in *Contesting the validity of your policy*.

In the event of suicide of the insured, while sane or insane, after an accelerated death benefit is paid and within two years from this policy's issue date, the death benefit proceeds payable will be limited to the amount, if any, by which the premiums paid less any outstanding loan amount and withdrawals exceed the accelerated death benefit payment.

In the event of suicide of the insured, while sane or insane, after an accelerated death benefit is paid and within two years from the effective date of an increase in face amount for which evidence of insurability had been provided, or a change in death benefit options, our liability will be limited to any unaccelerated portion of the death benefit proceeds that would have been payable had such increase or change not taken effect. We will also refund to your policy value any additional cost of insurance and rider charges associated with such increase or change.

We will provide a benefit payment notice to you at the time the accelerated death benefit payment is made by us. Such notice will reflect the dollar amount of the accelerated death benefit payment, the unaccelerated portion of this policy's death benefit, if any, and any remaining face amount, policy value or outstanding loan amount.

All about premiums

Your policy gives you the flexibility to vary the amount and timing of your premium payments. Limitations on varying the amount and timing of your premium payments are described below in Making premium payments and Limits on the premium payments you can make. We deduct a premium tax charge from each premium payment, and then allocate your net premium to the fixed account on the business day we receive your payment. You will find more about when our current charges may change in *Changing our charges*.

Making premium payments

You will find your minimum first premium payment in Section 1. It was due on your policy's issue date. Your insurance coverage started when you paid this premium and we issued your policy.

You can schedule the amount and frequency of the rest of your premium payments. We refer to scheduled premium payments as *planned premiums*. Here is how it works:

- You will find the amount and frequency of your planned premium in Section 1. You chose these on your application.
- You can change the amount and timing of your planned premium. Your planned premium must be at least \$50.
- We will send you a notice to remind you of your planned premium payment. We will not send a notice if you have chosen to make scheduled electronic payments. You are not required to make planned premium payments, but if you miss a payment, your policy may be in danger of lapsing, which means your insurance coverage would end. Even if you make all your planned premium payments, your policy could still lapse if its cash surrender value is not enough to cover your monthly charges. You will find more about lapsing in *Lapsing and reinstatement*.
- You can make additional premium payments of at least \$50 at any time.
- We reserve the right to limit total premium payments to \$500,000 within a policy year.
- While this policy is in force, we will accept premium payments while the person insured by the policy is living or until he or she reaches age 121.
- We will treat any payment you make during the life of your policy as a premium unless you tell us otherwise.
- After the first premium payment, you must send all premium payments to our administrative office unless we tell you otherwise.
- The payment of planned premiums does not guarantee that your policy will stay in force until the insured's age 121.

Limits on the premium payments you can make

Federal tax law may limit the amount of premium payments you can make.

If your policy's tax test is the guideline premium test, we will refuse to accept all or part of a premium payment if, by accepting it, your policy would no longer qualify as life insurance under federal tax law. You will find the tax test for this policy in Section 1.

We may refuse to accept all or part of a premium payment if, by accepting it, your net amount at risk will immediately increase. We will accept your premium payment in this situation if you give evidence of insurability satisfactory to us.

If accepting all or part of a premium payment would cause your policy to be classified as a modified endowment contract, we will refuse to accept all or part of that premium payment unless you tell us in writing to accept it. A modified endowment contract is still considered to be life insurance under federal tax law, but it does not receive all the tax advantages of other life insurance contracts.

If we return a premium payment to you, we will send it no later than 60 days after the end of the policy year in which you paid the premium. We will not return a premium payment if it would cause your policy to lapse. You will find more about lapsing in *Lapsing and reinstatement*.

Interest Crediting

The policy value earns interest at a rate no less than the minimum annual rate shown in Section 1. We may offer a higher rate if we choose. The rate we offer on the fixed account may be different than the interest rate on the loan account.

Loans, withdrawals and surrenders

You can get access to all or some of your policy value while your policy is in force by making partial withdrawals or surrendering your policy. You can also take out a loan from us using your policy as collateral.

About loans

You can borrow money from us any time after *your right to cancel policy* period ends and while the person insured by the policy is living. You should consult a personal tax advisor before taking out a loan.

When you borrow money from us, we use your policy value as collateral. You pay interest on the amount you borrow. The policy value set aside to secure your loan also earns interest. Here is how it works:

- The loan will take effect at the end of the business day we receive your request in writing.
- To secure the loan, we transfer an amount equal to the amount you are borrowing from the fixed account to the loan account.
- The amount of policy value in the loan account earns interest. You will find more about the loan account later in this section. You will find more about how we calculate policy value in the loan account in *Your policy value*.
- Taking out a loan may affect your policy value because the amount set aside in the loan account may earn interest at a different rate than policy value in the fixed account.
- Interest owed on the amount you have borrowed accrues daily at an annual rate set by us. You will find more about our interest rates later in this section.
- Interest that has accrued during a policy year is due on your policy anniversary and whenever the cash surrender value is not enough to cover the monthly charge. If you do not pay the interest when it is due, we will add it to the amount of your loan and start accruing interest on the new balance from the date it was due.
- On each policy anniversary, if your outstanding loan amount is greater than your policy value in the loan account, we will transfer the difference from the fixed account to the loan account.

On any monthly charge date, if the outstanding loan amount plus the monthly charge exceeds the policy value, your policy will enter the grace period. You will find more about the grace period in *The grace period*.

How much you can borrow

The minimum amount you can borrow is \$1,000. The maximum amount you can borrow is your policy value. Throughout this policy, your *outstanding loan amount* means the amount in the loan account plus any interest you owe on any loans.

Loan interest rates

We charge you interest on your loan balance at a rate shown in Section 1.

Loan account interest rate

Amounts in the loan account earn interest. The annual interest rate will never be less than the guaranteed minimum interest rate for the loan account as indicated in Section 1.

Repayment of your loan

You can repay all or part of your outstanding loan amount any time while your policy is in force. The minimum loan payment you can make is \$100 or your outstanding loan amount, whichever is less. We will not deduct a premium tax charge from any loan payment you make.

We will reduce your outstanding loan amount by the amount of your loan payment. We will also transfer the amount of your loan payment from the loan account to the fixed account.

If you do not repay your loan, we will deduct your outstanding loan amount from the death benefit proceeds when the person insured by the policy dies. You will find more about this in *How death benefit proceeds are calculated*.

Making withdrawals

You can make withdrawals starting on your policy's first anniversary as long as the policy is in force and the person insured by the policy is living.

Here is how it works:

- We will process the withdrawal at the end of the business day we receive your written request.
- Each withdrawal must be at least \$1,000.
- The amount we send you will be reduced by a \$20.00 service charge.
- We will send you a policy endorsement showing you any changes in your policy's benefits and values after you have made a withdrawal.
- We will not allow any withdrawal that prevents the policy from qualifying as life insurance under federal tax law.
- If a withdrawal would cause your policy to be classified as a modified endowment contract, we will not process the withdrawal until we receive your written confirmation of your acceptance of the classification as a modified endowment contract.

How withdrawals affect the face amount

If you have chosen death benefit Option B, making a withdrawal will not reduce your policy's face amount. If you have chosen death benefit Option A or C, the face amount will be reduced by the amount withdrawn. If there are in force increases in face amount, the reduction will be allocated among the initial face amount and in force increases in face amount on a pro-rata basis.

Your face amount can never be less than the minimum face amount shown in Section 1. If a withdrawal will cause your face amount to be less than the minimum face amount, you must reduce the amount of the withdrawal or surrender the policy.

Advisory Fees

In certain situations, as agreed to between you and an investment advisor, advisory fees may be deducted each quarter from the fixed account to compensate an advisor for any management of your policy. These fees may be considered withdrawals from the policy for tax purposes. No charges will be assessed by us for the withdrawal of these fees and the face amount will not be reduced by the amount of these fees.

Surrendering your policy

If you surrender your policy for its cash surrender value, your insurance coverage under this policy will end. The cash surrender value is your policy value less any outstanding loan amount. We will calculate the cash surrender value on the business day we receive your signed request and that is the date our liability will end.

Your policy value

Policy value depends on the amount and timing of your premium payments, the interest rates on the fixed account and the loan account, policy charges, how much you have borrowed or withdrawn from the policy, and the level of policy and rider benefits.

How we calculate your policy value

Your policy value is equal to the total amount allocated to the fixed account and the loan account. You will find more about the loan account in *Loans, withdrawals and surrenders*.

We will adjust your policy value if we find out that you stated the age or gender of the person insured by the policy incorrectly on your application and that person is living. We will retroactively adjust the policy value to reflect the monthly charges we should have deducted for the correct age or gender. You will find more about this in *Monthly charges*.

Calculating policy value in the fixed account

On the policy date, the policy value in the fixed account equals the net premiums allocated to this account less the part of the first monthly charge deducted from this account.

To calculate total policy value in the fixed account on any day, we start with the net premiums you have allocated to the account. Then we add any accrued interest and loan repayments.

Finally, we subtract:

- any monthly charges deducted from the account,
- any withdrawals you have made from the account,
- any amounts transferred from the account to the loan account, and
- any advisory fees deducted from the account.

If we are calculating the policy value in the fixed account on a monthly charge date, we will also subtract that date's monthly charge.

Calculating policy value in the loan account

To calculate the total policy value in the loan account on any day, we add:

- any amounts transferred into the account, and
- any interest credited to the account.

Finally, we subtract:

- any transfers out of the account.

Monthly charges

We deduct a monthly charge from your policy value on each monthly charge date. We will stop deducting the monthly charge when the person insured by the policy reaches age 121.

The monthly charge has three parts:

Policy fee

You will find the guaranteed maximum policy fee in Section 1.

Cost of insurance charge

Here is how we calculate the cost of insurance charge:

- first we divide the net amount at risk by \$1,000, and
- then we multiply that amount by the monthly cost of insurance rate per \$1,000 of net amount at risk.

Different cost of insurance rates may apply to the net amount at risk for the initial face amount and each increase in the face amount you have asked for. The net amount at risk is equal to the death benefit divided by 1.00246627 minus the policy value. The net amount at risk can never be less than zero.

When we are calculating net amount at risk, we allocate the policy value to the initial face amount and any increases in the face amount in proportion to the total face amount. If we have increased your death benefit in accordance with *the minimum death benefit*, we allocate that increase to the initial face amount and any increases in the face amount you have asked for in proportion to the total face amount.

The monthly cost of insurance rates for the net amount at risk of this policy are based on the age, gender and underwriting class of the person insured by the policy. They are also based on the policy's face amount, death benefit option and the number of years the policy has been in force.

The monthly cost of insurance rates for the initial face amount will never be greater than the guaranteed maximum monthly cost of insurance rates shown in Section 1.

If the Insured's age at issue of this contract is more than 17 and while the Insured's age at last birthday is no more than 75 and if such endorsement is available at those ages, you have the right to add at issue or after issue (including renewal) an endorsement that will provide for level cost of insurance rates for a fixed period of time. The available fixed periods of time may be limited based on the age, gender, and underwriting class of the person insured by this policy as well as the policy's face amount, death benefit option, and years in force. The addition or renewal of the endorsement will be subject to the then current evidence of insurability requirements satisfactory to us.

Charges for optional riders

If you have added any riders to your policy, we add any charges for them to your monthly charge. You will find more in *Riders you have added*.

Changing our charges

We may change our monthly cost of insurance rates, excess interest rates, premium tax charges and policy fees, if we change our future expectations for mortality, expenses, persistency, investment earnings, or federal, state or local taxes. The interest rates will never be less than the guaranteed minimum interest rate and the other rates and charges will never be greater than the respective guaranteed maximums. We will make any changes according to the procedures and standards on file with the insurance department of the state where we delivered this policy.

Changes we make to rates and charges will be the same for all policies that have the same face amount, death benefit option and policy year, and where the people insured by the policies have the same issue age, gender and underwriting class. Changes will first apply on the next monthly charge date.

We will calculate changes in policy cost factors prospectively. We will review interest rates at least once a year. We will review all other charges at least once every five years.

We will not change our charges more than once a month. We will not change our charges because of a change in the health or job of the person insured by this policy. We also will not change our charges to recoup any prior losses.

Lapsing and reinstatement

If your policy's cash surrender value is less than the monthly charge on the date it is due, your policy may lapse, which means you will no longer have any insurance coverage. If your policy is in danger of lapsing, we will give you a grace period to pay the premium needed. If your policy lapses, you have three years from the end of the grace period to apply for reinstatement. You can not reinstate your policy if you surrender it.

About lapsing

Generally, if your policy's cash surrender value is not enough to cover the monthly charge on the date it is deducted, your policy may lapse.

We will tell you the minimum payment you have to make in order to keep your policy in force. You will be required to make a minimum payment that is enough to cover any accumulated unpaid monthly charges, including excess loan interest plus three current monthly charge deductions. We will send a lapse notice to you, any third party designated by you, and to anyone you have assigned your policy to, at the most recent addresses we have in our records.

The grace period

We will give you a grace period of 61 days to make the minimum payment. The grace period will start on the date we send notice to you.

If we do not receive the minimum payment within the grace period, your policy will lapse with no value. If your policy lapses at the end of the grace period, we will return any payments you made to us during the grace period. We will always give you at least 15 days, but no more than 45 days written notice prior to having your policy lapse at the end of the 61-day grace period described above. We will send a notice to you, and to anyone to whom you have assigned your policy to, at the most recent addresses we have in our records.

Reinstating your policy

If your policy lapses, you have three years from the end of the grace period to apply for a reinstatement. If approved we will reinstate the policy only, excluding any riders.

We will approve the reinstatement of your policy, if you send us the following:

- an application provided by us,
- evidence of insurability satisfactory to us, and
- payment of:
 - any outstanding loan amount as of the date the policy lapsed, or reinstatement of that amount,
 - all unpaid monthly charges as of the date the policy lapsed, plus interest at an effective annual rate of 6% from the date the policy lapsed to the date we reinstate it, and
 - a premium that is enough to cover three current monthly charge deductions.

We will reinstate your policy on the date we approve the reinstatement or the date we receive the payment needed for reinstatement, whichever comes later. On the date we reinstate your policy, the policy value will increase by the amount you paid to reinstate it, less:

- any loan payment,
- any unpaid monthly charges with interest, and
- any premium tax charge.

If we reinstate your policy on a monthly charge date, we will also deduct a monthly charge.

Payment methods for the death benefit proceeds and cash surrender value

You can choose to have the death benefit proceeds or the cash surrender value paid in a lump sum. Other settlement options may be available. Full payment of the death benefit proceeds to the person designated as entitled, discharges us from all claims under the policy. You will find more about the cash surrender value in Surrendering your policy.

Other things to know about your policy

Entire contract

The entire contract consists of this policy, any attached additional benefit riders, endorsements, original application and any subsequent application(s) for changes that are attached to this policy. We relied upon the application(s) in issuing this policy. All statements made in the application(s) are assumed to be true to the best knowledge and belief of the person(s) making them. These statements in the absence of fraud are representations and not warranties. No statement will be used to void this contract or contest a claim unless it is a material misrepresentation contained in the application(s).

Only our President, a Vice President or the Secretary may change the terms of this policy or waive any of our rights or requirements under it.

Statements and reports we will send you

We will send you an annual statement. The statements will give you information about your policy, including:

- death benefit proceeds,
- face amount,
- current interest rates for the fixed account and loan account,
- policy value,
- cash surrender value,
- any outstanding loan amount,
- premium payments you have made,
- premium tax charges we have deducted,
- monthly charges we have deducted, and
- any other information that is needed by law in the state where we delivered this policy.

Illustrations

Starting on your first policy anniversary, you can ask us to send you an illustration showing hypothetical projections of your policy value and death benefit. We reserve the right to limit the number of illustrations to no more than one per policy year.

Communicating with us

You should send all payments, and any correspondence to us, to our administrative office. You will find the address on the front cover of this policy. You should always include your policy number, your full name and current address, and the full name of the person insured by the policy.

When we process payments

We send out all payments from our administrative office. You will find the address on the front cover of this policy.

We may delay making any withdrawals, loans, transfers and surrenders for up to six months. We will not delay a payment if it needs to be used as a premium payment for any policy you may have with us. Payments of any amounts derived from premiums paid may be delayed until such time as we have received the funds. We may delay payment of death benefit proceeds for up to thirty days.

We pay interest at an annual rate of 8% from the date of the insured's death to the date death benefit proceeds are paid if we delay payment of death benefit proceeds.

All payments we make to you under this policy are exempt from the claims of any creditors, to the extent allowed by law. You can not assign or withdraw payments before we make them without our consent.

Misstatement of age or sex

If we find out that you stated the age or gender of the person insured by the policy incorrectly on your application, we will adjust the death benefit before we calculate the death benefit proceeds. The death benefit will be the amount that you could have bought with your last monthly cost of insurance charge at the correct age or gender. If you have any riders, the death benefit for them will be the amount that you could have bought with your last monthly rider charge at the correct age or gender.

Contesting the validity of your policy

This policy will be incontestable after it has been in force during the insured's lifetime for two years from its issue date. If we successfully contest this policy during the first two years, we will refund your premiums.

The amount of any increase in the death benefit due to a death benefit option change will be incontestable after such change has been in force during the insured's lifetime for two years from the date the change takes effect. If the face amount has been increased subject to evidence of insurability, such increase will be incontestable after it has been in force during the insured's lifetime for two years from the date the increase takes effect. If we successfully contest a death benefit option change or an increase in face amount subject to evidence of insurability, the death benefit will be what would have been payable had such change or increase not taken effect. We will refund to your policy value any additional cost of insurance and rider charges associated with such increase or change.

If this policy is reinstated, statements made in the reinstatement application will be incontestable after this policy has been in force during the insured's lifetime for two years from the reinstatement date.

If this policy is issued as a result of a conversion option from term insurance issued by us, the contestable period will be measured from the issue date of the term policy.

The contestable period of any additional benefit rider attached to this policy is stated in the rider.

If the person insured by the policy commits suicide

In the event of the suicide of the insured, while sane or insane, within two years from this policy's issue date our liability will be limited to the amount of premiums paid less any outstanding loan amount and any withdrawals.

In the event of the suicide of the insured, while sane or insane, within two years from the effective date of any increase in face amount for which evidence of insurability had been provided, or within two years from the effective date of a death benefit option change, our liability will be limited to the death benefit that would have been payable had the increase or change not taken effect. We will also refund to your policy value any additional cost of insurance and rider charges associated with such increase or change.

If this policy is issued as a result of a conversion option from term insurance, the suicide period will be measured from the issue date of the term policy.

The suicide exclusion of any additional benefit rider attached to this policy is stated in the rider.

Policy calculations

The values under this policy comply with the laws of the state where we delivered this policy. We have filed a detailed statement showing how we calculate these values with the state insurance department.

We base the net single premiums used for the cash value accumulation test on the 2001 Commissioners' Standard Ordinary Mortality Tables using the age as of last birthday, gender, and if applicable, the tobacco use status of the person insured by the policy. We use an annual interest rate of 4%.

We use the same mortality tables to calculate guaranteed maximum cost of insurance rates, taking into account the number of policy years and the issue age, gender and underwriting class of the person insured by the policy. Separate scales of the guaranteed maximum cost of insurance rates apply to substandard underwriting classes.

Dividends

This policy is a non-participating policy and does not pay dividends.

Section 3 — Some definitions

administrative office

the office you must contact to exercise any of your rights under the policy. You should send all payments and requests to:

TIAA-CREF Life Insurance Company,
[P.O. Box XXX,
Atlanta, GA 31139],
[1-877 694 0305]

age

a person's age on the policy date (the issue age shown in Section 1), plus the number of full policy years completed since the policy date. We increase "age" by one year on each policy anniversary.

business day

any day that we are open for business. It usually ends at 4:00 pm Eastern Time. If we receive your payment or request after the end of a business day, we will process it as of the end of the next business day.

cash surrender value

your policy value less any outstanding loan amount.

death benefit proceeds

the amount we pay to your beneficiaries when we receive due proof of the death of the person insured by the policy. The amount equals the death benefit under the death benefit option you have chosen minus any outstanding loan amount and any overdue monthly charges.

face amount

the amount of insurance coverage you have chosen (the initial face amount in Section 1), plus any in force increases in face amount, less any decreases in face amount.

federal tax law

Section 7702 of the Internal Revenue Code of 1986 and any successor provisions.

fixed account

the investment option supported by our general account. The policy value in this account earns interest at a rate no less than the guaranteed minimum rate of interest, shown in Section 1.

in force

when our obligations under the policy begin once we receive your first premium payment and issue this policy. Your policy will be in force until the person insured by the policy dies, the grace period expires and your policy lapses, or you surrender or exchange your policy.

initial face amount

the face amount on the issue date, shown in Section 1.

issue age

the age, shown in Section 1, of the person insured by the policy on the policy date.

issue date

the day, shown in Section 1, that we issued this policy at our administrative office. We measure the suicide and contestability periods from the issue date.

licensed physician

an individual licensed to practice medicine in the state in which this policy is delivered and who is acting within the scope of such license. A licensed physician does not include you, the person insured by the policy, or a person who lives with you or the person insured by the policy.

loan account

an account within our general account to which we transfer policy value from the fixed account as collateral when you take out a policy loan. The policy value in the loan account earns interest at a rate no less than the guaranteed minimum rate for loans described in Section 1.

modified endowment contract

a special kind of life insurance policy that is defined in Section 7702A of the Internal Revenue Code. It does not receive the same tax advantages as other life insurance policies.

monthly charge date

the day we deduct the monthly charge from your policy value. It is the same date of each calendar month as the policy date or it is the last day of the month if that comes first.

net amount at risk

the amount we use to calculate the cost of insurance charges for this policy and any riders you have added. It can never be less than zero. We calculate it by dividing the amount of death benefit by a monthly interest factor of 1.00246627. Then, from this amount, we subtract the policy value, before we deduct the cost of insurance charge.

net premium

any premium payment, less a premium tax charge, that we allocate to the fixed account.

outstanding loan amount

the amount in the loan account plus any unpaid and accrued interest you owe.

policy anniversary

the same date of each calendar year as the policy date shown in Section 1.

policy date

the effective date of this policy shown in Section 1. Policy months, policy years and policy anniversaries are measured from the policy date.

policy value

the total amount in the fixed account and the loan account.

policy year

a year that starts on the policy date or on a policy anniversary.

premium tax charge

a charge from each premium payment to reimburse us for state premium tax costs. This premium tax charge is based on the state of issue and will remain fixed throughout the life of your policy.

tax test

the Internal Revenue Code Section 7702 test shown in Section 1 that we use to calculate your policy's minimum death benefit and the maximum amount of premium you can pay. Once we issue your policy, the tax test can not be changed.

underwriting class

a class we assign to the person insured by the policy and use to calculate cost of insurance charges. Classes are based on health, whether or not the person uses tobacco and other non-medical factors. Classes include any flat and temporary extra mortality charges.

Key features of your Flexible Premium Universal Life Insurance policy

- **Adjustable death benefit**
- **Flexible premiums payable during the insured's lifetime**
- **Pays death benefit proceeds when the person insured by the policy dies**
- **Can be cashed in for its cash surrender value**
- **Non-Participating Policy. This policy does not pay dividends**
- **Accelerated Death Benefit option but you should consult a personal tax advisor first because the payment may be taxable**

<i>SERFF Tracking Number:</i>	<i>SKML-125551239</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>TIAA-CREF Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38499</i>
<i>Company Tracking Number:</i>	<i>AM-SUL.3 AR (2008)</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>TIAA UL AM-SUL3</i>		
<i>Project Name/Number:</i>	<i>TIAA UL AM-SUL3/AM-SUL.3</i>		

Rate Information

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>SKML-125551239</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>TIAA-CREF Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38499</i>
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<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>TIAA UL AM-SUL3</i>		
<i>Project Name/Number:</i>	<i>TIAA UL AM-SUL3/AM-SUL3</i>		

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 03/17/2008

Comments:

Attachments:

UL Rate Filing Certification - Arkansas.pdf

UL Current Rates - Arkansas.pdf

Review Status:

Satisfied -Name: Application 03/17/2008

Comments:

Application for Life Insurance AM-VUL1.02 4/4/06

Application for Life Insurance (Part II) TCL-APP2.01 3/14/00

Amendment To Application TCLF9764 3/14/00

Review Status:

Bypassed -Name: Health - Actuarial Justification 03/17/2008

Bypass Reason: not applicable to a life filing

Comments:

Review Status:

Bypassed -Name: Outline of Coverage 03/17/2008

Bypass Reason: not applicable to a life filing

Comments:

Review Status:

Satisfied -Name: Actuarial Memorandum 03/18/2008

Comments:

Attachment:

UL Memo - Generic.pdf

Review Status:

<i>SERFF Tracking Number:</i>	<i>SKML-125551239</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>TIAA-CREF Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38499</i>
<i>Company Tracking Number:</i>	<i>AM-SUL.3 AR (2008)</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>TIAA UL AM-SUL3</i>		
<i>Project Name/Number:</i>	<i>TIAA UL AM-SUL3/AM-SUL.3</i>		

Satisfied -Name: Flesch Certification 03/18/2008

Comments:

Attachment:

Flesch Score cetification.pdf

SERFF Tracking Number: SKML-125551239 State: Arkansas
Filing Company: TIAA-CREF Life Insurance Company State Tracking Number: 38499
Company Tracking Number: AM-SUL.3 AR (2008)
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: TIAA UL AM-SUL3
Project Name/Number: TIAA UL AM-SUL3/AM-SUL.3

Review Status:

Satisfied -Name: Illustration 03/18/2008
Comments:
Attachment:
UL Illustration - Generic.pdf

Review Status:

Satisfied -Name: Illustration Certification 03/18/2008
Comments:
Attachment:
UL Illustration Certification - Generic.pdf

Review Status:

Satisfied -Name: Comparison with previously 03/18/2008
approved AM-SUL.2
Comments:
Attachment:
AR Comparison.pdf

Review Status:

Satisfied -Name: Authorization Letter 03/21/2008
Comments:
Attachment:
Authorization Ltr.pdf

Review Status:

Satisfied -Name: Regulation 34 Certification 06/02/2008
Comments:
Attachment:
UL Rate Filing Certification2 - Arkansas.pdf

Review Status:

<i>SERFF Tracking Number:</i>	<i>SKML-125551239</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>TIAA-CREF Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38499</i>
<i>Company Tracking Number:</i>	<i>AM-SUL.3 AR (2008)</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>TIAA UL AM-SUL3</i>		
<i>Project Name/Number:</i>	<i>TIAA UL AM-SUL3/AM-SUL.3</i>		

Satisfied -Name: Disclosure Form

06/02/2008

Comments:

Attachment:

2008 NEW revised Single ADB Disclosure.pdf

INDETERMINATE PREMIUM ONLY

STATE OF ARKANSAS

CONSENT TO SUBMIT RATES
AND/OR COST BASES FOR APPROVAL

TIAA-CREF Life Insurance Company

(Company Name)

New York, NY 10017

(City and State)

does hereby consent and agree

(A) that all premium rates and/or cost bases both "maximum" and "current or projected", used in relation to policy form number AM-SUL.3 AR (2008) must be filed with the Insurance Commissioner for the State of Arkansas ("Commissioner") at least (60) days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior to the expiration of sixty (60) days.

or

(B) that where the policy is a flexible or indeterminate premium whole life policy which provides for frequent changes in interest rates based on financial market conditions, the company may file a range of rates it will stay within and will notify the Department at least sixty (60) days prior to any change in the range of rates. The company must also document the method used to calculate its premium and range of rates.

By:



(Signature of Company Officer)

Jeffrey S. Goldin, FSA, MAAA

(Type Name of Person Signing)

Actuary

(Officer Title)

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
0		0.0007200000	0.0007200000			0.0007200000	0.0007200000	
1		0.0004600000	0.0004600000			0.0004600000	0.0004600000	
2		0.0003300000	0.0003300000			0.0003300000	0.0003300000	
3		0.0002400000	0.0002400000			0.0002400000	0.0002400000	
4		0.0002100000	0.0002100000			0.0002100000	0.0002100000	
5		0.0002100000	0.0002100000			0.0002100000	0.0002100000	
6		0.0002200000	0.0002200000			0.0002200000	0.0002200000	
7		0.0002200000	0.0002200000			0.0002200000	0.0002200000	
8		0.0002200000	0.0002200000			0.0002200000	0.0002200000	
9		0.0002300000	0.0002300000			0.0002300000	0.0002300000	
10		0.0002400000	0.0002400000			0.0002400000	0.0002400000	
11		0.0002800000	0.0002800000			0.0002800000	0.0002800000	
12		0.0003400000	0.0003400000			0.0003400000	0.0003400000	
13		0.0004000000	0.0004000000			0.0004000000	0.0004000000	
14		0.0005200000	0.0005200000			0.0005200000	0.0005200000	
15		0.0006600000	0.0006600000			0.0006600000	0.0006600000	
16		0.0007800000	0.0007800000			0.0007800000	0.0007800000	
17		0.0008900000	0.0008900000			0.0008900000	0.0008900000	
18		0.0009500000	0.0009500000			0.0009500000	0.0009500000	
19		0.0009800000	0.0009800000			0.0009800000	0.0009800000	
20		0.0010000000	0.0010000000			0.0010000000	0.0010000000	
21		0.0010100000	0.0010100000			0.0010100000	0.0010100000	
22		0.0010200000	0.0010200000			0.0010200000	0.0010200000	
23		0.0010400000	0.0010400000			0.0010400000	0.0010400000	
24		0.0010600000	0.0010600000			0.0010600000	0.0010600000	
25		0.0010900000	0.0010900000			0.0010900000	0.0010900000	
26		0.0011400000	0.0011400000			0.0011400000	0.0011400000	
27		0.0011700000	0.0011700000			0.0011700000	0.0011700000	
28		0.0011600000	0.0011600000			0.0011600000	0.0011600000	
29		0.0011500000	0.0011500000			0.0011500000	0.0011500000	
30		0.0011400000	0.0011400000			0.0011400000	0.0011400000	
31		0.0011300000	0.0011300000			0.0011300000	0.0011300000	
32		0.0011400000	0.0011400000			0.0011400000	0.0011400000	
33		0.0011600000	0.0011600000			0.0011600000	0.0011600000	
34		0.0011900000	0.0011900000			0.0011900000	0.0011900000	
35		0.0012400000	0.0012400000			0.0012400000	0.0012400000	
36		0.0013100000	0.0013100000			0.0013100000	0.0013100000	
37		0.0013900000	0.0013900000			0.0013900000	0.0013900000	
38		0.0014900000	0.0014900000			0.0014900000	0.0014900000	
39		0.0015900000	0.0015900000			0.0015630480	0.0015900000	
40		0.0017200000	0.0017200000			0.0016199400	0.0017200000	

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
41		0.0018700000	0.0018700000			0.0017036040	0.0018700000	
42		0.0020500000	0.0020500000			0.0017916600	0.0020095800	
43		0.0022700000	0.0022700000			0.0018842040	0.0021163440	
44		0.0024750600	0.0025200000			0.0019816440	0.0022289040	
45		0.0025905600	0.0027700000			0.0020840400	0.0023473800	
46		0.0027883440	0.0030300000			0.0022133760	0.0025078800	
47		0.0030012960	0.0032500000			0.0023511240	0.0026798280	
48		0.0032306040	0.0034200000			0.0024978480	0.0028640880	
49		0.0034775160	0.0036400000			0.0026540040	0.0030614280	
50		0.0037434600	0.0039100000			0.0028203000	0.0032728560	
51		0.0040064040	0.0042600000			0.0030458880	0.0035396400	
52		0.0042878280	0.0047000000			0.0032895480	0.0038281920	
53		0.0045892320	0.0052100000			0.0035528040	0.0041404080	
54		0.0049117920	0.0056362920			0.0038370600	0.0044780160	
55		0.0052571400	0.0060454800			0.0041441400	0.0048432360	
56		0.0057022320	0.0065536800			0.0045236280	0.0052800720	
57		0.0061849440	0.0071045520			0.0049379160	0.0057563760	
58		0.0067085520	0.0077017560			0.0053902200	0.0062757240	
59		0.0072765840	0.0083492400			0.0058838640	0.0068418600	
60		0.0078926400	0.0090511080			0.0064228560	0.0074592000	
61		0.0087130920	0.0099726480			0.0071204040	0.0082403760	
62		0.0096189720	0.0109881840			0.0078940920	0.0091038840	
63		0.0106192560	0.0121074000			0.0087522120	0.0100583520	
64		0.0117236880	0.0133408200			0.0097040760	0.0111134760	
65		0.0129431400	0.0147001080			0.0107599800	0.0122799600	
66		0.0140927880	0.0160454760			0.0117906240	0.0134360280	
67		0.0153450000	0.0175144800			0.0129201240	0.0147011160	
68		0.0167088000	0.0191184840			0.0141579240	0.0160854600	
69		0.0181942800	0.0208699680			0.0155145240	0.0176004000	
70		0.0198122400	0.0227824800			0.0170011560	0.0192581160	
71		0.0219897480	0.0252659880			0.0190237320	0.0215536440	
72		0.0244065960	0.0280202640			0.0212870040	0.0241228920	
73		0.0270891840	0.0310749000			0.0238195200	0.0269983560	
74		0.0300666720	0.0344626200			0.0266533080	0.0302165880	
75		0.0333715200	0.0382197960			0.0298242000	0.0338184000	
76		0.0385483320	0.0437731320			0.0348895920	0.0393460800	
77		0.0445407240	0.0501497640			0.0408199680	0.0457834920	
78		0.0488433600	0.0549942240			0.0447631800	0.0502061640	
79		0.0534998280	0.0602370840			0.0490306560	0.0549925560	
80		0.0585172080	0.0658863000			0.0536289000	0.0601499280	

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81		0.0638601120	0.0719020440			0.0585254880	0.0656419080	
82		0.0695210040	0.0782760000			0.0637140000	0.0714609960	
83		0.0756360000	0.0851610000			0.0693170040	0.0777459960	
84		0.0823440000	0.0927140040			0.0754659960	0.0846420000	
85		0.0896480040	0.1009370040			0.0821589960	0.0921489960	
86		0.0975450000	0.1098290040			0.0893970000	0.1002669960	
87		0.1060370040	0.1193910000			0.0971790000	0.1089960000	
88		0.1150599960	0.1295499960			0.1054479960	0.1182699960	
89		0.1244580000	0.1401309960			0.1140609960	0.1279299960	
90		0.1341530040	0.1510470000			0.1229460000	0.1378959960	
91		0.1441449960	0.1622979960			0.1321040040	0.1481670000	
92		0.1544349960	0.1738830000			0.1415340000	0.1587440040	
93		0.1650210000	0.1858029960			0.1512360000	0.1696260000	
94		0.1759050000	0.1980570000			0.1612110000	0.1808130000	
95		0.1870869960	0.2106470040			0.1714580040	0.1923069960	
96		0.1985649960	0.2235699960			0.1819779960	0.2041050000	
97		0.2103410040	0.2368290000			0.1927700040	0.2162090040	
98		0.2224130040	0.2504220000			0.2038340040	0.2286189960	
99		0.2347839960	0.2643500040			0.2151710040	0.2413340040	
100		0.2515571400	0.2816401680			0.2315026440	0.2582365080	
101		0.2695285800	0.3000612120			0.2490738600	0.2763228240	
102		0.2887839120	0.3196871160			0.2679787440	0.2956758600	
103		0.3094148520	0.3405966720			0.2883185280	0.3163843440	
104		0.3315196920	0.3628738440			0.3102021120	0.3385432080	
105		0.3552037080	0.3866080920			0.3337466760	0.3622540320	
106		0.3805797360	0.4118947080			0.3590782920	0.3876255000	
107		0.4077686400	0.4388352240			0.3863325960	0.4147739400	
108		0.4368999480	0.4675378200			0.4156555200	0.4438237920	
109		0.4681124160	0.4981177560			0.4472040720	0.4749082320	
110		0.5015547240	0.5306978040			0.4811471880	0.5081697600	
111		0.5373861840	0.5654088000			0.5176666080	0.5437608480	
112		0.5757774600	0.6023901120			0.5569578840	0.5818446600	
113		0.6169114440	0.6417902400			0.5992314000	0.6225957720	
114		0.6609840720	0.6837673800			0.6447135000	0.6662010120	
115		0.7082052840	0.7284900960			0.6936477240	0.7128602640	
116		0.7588000080	0.7761379560			0.7462960920	0.7627874280	
117		0.8130092640	0.8269022880			0.8029405080	0.8162113800	
118		0.8710912680	0.8809869240			0.8638842840	0.8733770280	
119		0.9333226920	0.9386090400			0.9294537360	0.9345464280	
120		1.0000000000	1.0000000000			1.0000000000	1.0000000000	

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
0		0.0007200000	0.0007200000			0.0007200000	0.0007200000	
1		0.0004600000	0.0004600000			0.0004600000	0.0004600000	
2		0.0003300000	0.0003300000			0.0003300000	0.0003300000	
3		0.0002400000	0.0002400000			0.0002400000	0.0002400000	
4		0.0002100000	0.0002100000			0.0002100000	0.0002100000	
5		0.0002100000	0.0002100000			0.0002100000	0.0002100000	
6		0.0002200000	0.0002200000			0.0002200000	0.0002200000	
7		0.0002200000	0.0002200000			0.0002200000	0.0002200000	
8		0.0002200000	0.0002200000			0.0002200000	0.0002200000	
9		0.0002300000	0.0002300000			0.0002300000	0.0002300000	
10		0.0002400000	0.0002400000			0.0002400000	0.0002400000	
11		0.0002800000	0.0002800000			0.0002800000	0.0002800000	
12		0.0003400000	0.0003400000			0.0003400000	0.0003400000	
13		0.0004000000	0.0004000000			0.0004000000	0.0004000000	
14		0.0005200000	0.0005200000			0.0005200000	0.0005200000	
15		0.0006600000	0.0006600000			0.0006600000	0.0006600000	
16		0.0007800000	0.0007800000			0.0007800000	0.0007800000	
17		0.0008900000	0.0008900000			0.0008900000	0.0008900000	
18		0.0009500000	0.0009500000			0.0009500000	0.0009500000	
19		0.0009800000	0.0009800000			0.0009800000	0.0009800000	
20		0.0010000000	0.0010000000			0.0009959520	0.0010000000	
21		0.0010100000	0.0010100000			0.0010024560	0.0010100000	
22		0.0010200000	0.0010200000			0.0010090560	0.0010200000	
23		0.0010400000	0.0010400000			0.0010156440	0.0010400000	
24		0.0010600000	0.0010600000			0.0010223280	0.0010600000	
25		0.0010900000	0.0010900000			0.0010290000	0.0010900000	
26		0.0011271720	0.0011400000			0.0010311000	0.0011400000	
27		0.0011308560	0.0011700000			0.0010332000	0.0011539560	
28		0.0011345520	0.0011600000			0.0010353000	0.0011560560	
29		0.0011382600	0.0011500000			0.0010374000	0.0011500000	
30		0.0011400000	0.0011400000			0.0010395000	0.0011400000	
31		0.0011300000	0.0011300000			0.0010491600	0.0011300000	
32		0.0011400000	0.0011400000			0.0010590120	0.0011400000	
33		0.0011600000	0.0011600000			0.0010689240	0.0011600000	
34		0.0011800320	0.0011900000			0.0010788960	0.0011900000	
35		0.0011898600	0.0012400000			0.0010890600	0.0012289200	
36		0.0012256440	0.0013100000			0.0011252280	0.0012718440	
37		0.0012624840	0.0013900000			0.0011625360	0.0013162440	
38		0.0013004640	0.0014668320			0.0012011160	0.0013622040	
39		0.0013395480	0.0015140160			0.0012410640	0.0014098560	
40		0.0013799160	0.0015628200			0.0012823080	0.0014591640	

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
41		0.0014676960	0.0016625760			0.0013509360	0.0015414000	
42		0.0015611880	0.0017688120			0.0014233440	0.0016283640	
43		0.0016605600	0.0018817680			0.0014996280	0.0017202600	
44		0.0017661840	0.0020018880			0.0015800880	0.0018174240	
45		0.0018786240	0.0021297360			0.0016648800	0.0019201320	
46		0.0019959840	0.0022709160			0.0017793360	0.0020508600	
47		0.0021208560	0.0024216360			0.0019017240	0.0021905280	
48		0.0022536360	0.0025825200			0.0020324400	0.0023396280	
49		0.0023948040	0.0027541680			0.0021722160	0.0024989640	
50		0.0025449960	0.0029374800			0.0023215560	0.0026691000	
51		0.0027665400	0.0032017680			0.0025134240	0.0028976640	
52		0.0030074160	0.0034898880			0.0027213240	0.0031459920	
53		0.0032693400	0.0038040720			0.0029464440	0.0034156320	
54		0.0035541840	0.0041466360			0.0031903800	0.0037086240	
55		0.0038640000	0.0045202560			0.0034545000	0.0040267560	
56		0.0042369840	0.0049512120			0.0038029800	0.0044266560	
57		0.0046460160	0.0054233160			0.0041866080	0.0048663120	
58		0.0050945160	0.0059404200			0.0046089960	0.0053496840	
59		0.0055863120	0.0065068560			0.0050739840	0.0058810680	
60		0.0061257000	0.0071274000			0.0055860000	0.0064653720	
61		0.0067911720	0.0078840960			0.0062315880	0.0072146400	
62		0.0075290640	0.0087212760			0.0069517320	0.0080506680	
63		0.0083472720	0.0096475680			0.0077550960	0.0089835960	
64		0.0092546640	0.0106725360			0.0086513880	0.0100247040	
65		0.0102607680	0.0118065360			0.0096511800	0.0111863880	
66		0.0113013600	0.0129684480			0.0105916200	0.0122454360	
67		0.0124478160	0.0142451640			0.0116240520	0.0134051880	
68		0.0137109600	0.0156480720			0.0127573320	0.0146751000	
69		0.0151027800	0.0171897600			0.0140015160	0.0160658040	
70		0.0166363080	0.0188839320			0.0153673800	0.0175887600	
71		0.0186004800	0.0211120200			0.0173016720	0.0197823840	
72		0.0207965160	0.0236029560			0.0194793720	0.0222495600	
73		0.0232518480	0.0263878080			0.0219314400	0.0250247160	
74		0.0259970520	0.0295012200			0.0246921360	0.0281460240	
75		0.0290664840	0.0329820960			0.0278005320	0.0316568760	
76		0.0340247280	0.0383932560			0.0326722800	0.0369758760	
77		0.0398336160	0.0446985600			0.0384033360	0.0431959560	
78		0.0436815480	0.0490164360			0.0421130880	0.0473686800	
79		0.0478459080	0.0536894040			0.0461279280	0.0518845560	
80		0.0523330440	0.0587245680			0.0504539520	0.0567504480	

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81		0.0571113120	0.0640864080			0.0550606320	0.0619320360	
82		0.0621740040	0.0697680000			0.0599420040	0.0674220000	
83		0.0676419960	0.0759039960			0.0652140000	0.0733520040	
84		0.0736419960	0.0826359960			0.0709980000	0.0798579960	
85		0.0801740040	0.0899649960			0.0772950000	0.0869409960	
86		0.0872370000	0.0978909960			0.0841040040	0.0945999960	
87		0.0948309960	0.1064130000			0.0914259960	0.1028360040	
88		0.1029000000	0.1154679960			0.0992060040	0.1115859960	
89		0.1113050040	0.1248990000			0.1073079960	0.1206999960	
90		0.1199760000	0.1346280000			0.1156680000	0.1301030040	
91		0.1289120040	0.1446560040			0.1242830040	0.1397930040	
92		0.1381140000	0.1549820040			0.1331550000	0.1497720000	
93		0.1475820000	0.1656060000			0.1422830040	0.1600389960	
94		0.1573160040	0.1765290000			0.1516670040	0.1705940040	
95		0.1673150040	0.1877499960			0.1613070000	0.1814379960	
96		0.1775799960	0.1992690000			0.1712040000	0.1925700000	
97		0.1881120000	0.2110860000			0.1813569960	0.2039900040	
98		0.1989090000	0.2232020040			0.1917660000	0.2156979960	
99		0.2099709960	0.2356160040			0.2024319960	0.2276949960	
100		0.2261712720	0.2524060680			0.2184306000	0.2443181280	
101		0.2436214800	0.2703926040			0.2356936080	0.2621548560	
102		0.2624180520	0.2896608600			0.2543209440	0.2812937760	
103		0.2826648720	0.3103021800			0.2744204400	0.3018299520	
104		0.3044738280	0.3324144120			0.2961084360	0.3238653960	
105		0.3279654480	0.3561023640			0.3195104760	0.3475095600	
106		0.3532695600	0.3814783200			0.3447620280	0.3728799000	
107		0.3805260120	0.4086625800			0.3720092640	0.4001024280	
108		0.4098854280	0.4377840000			0.4014099000	0.4293123720	
109		0.4415100600	0.4689806160			0.4331341320	0.4606548240	
110		0.4755746880	0.5024003160			0.4673655960	0.4942854600	
111		0.5122675680	0.5382015120			0.5043024360	0.5303713440	
112		0.5517914760	0.5765539080			0.5441584680	0.5690917200	
113		0.5943648480	0.6176393160			0.5871644040	0.6106389240	
114		0.6402229560	0.6616524840			0.6335691840	0.6552193320	
115		0.6896192400	0.7088020320			0.6836414280	0.7030543800	
116		0.7428266880	0.7593114720			0.7376709840	0.7543816800	
117		0.8001393480	0.8134202400			0.7959705960	0.8094561840	
118		0.8618739480	0.8713848120			0.8588777520	0.8685514680	
119		0.9283716720	0.9334799520			0.9267565800	0.9319610760	
120		1.0000000000	1.0000000000			1.0000000000	1.0000000000	

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Male				Female			
	Face Amount: \$2,000,000 and higher				Face Amount: \$100,000 to \$249,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
0		0.0007200000	0.0007200000			0.0004200000	0.0004200000	
1		0.0004600000	0.0004600000			0.0003100000	0.0003100000	
2		0.0003300000	0.0003300000			0.0002300000	0.0002300000	
3		0.0002400000	0.0002400000			0.0002000000	0.0002000000	
4		0.0002100000	0.0002100000			0.0001900000	0.0001900000	
5		0.0002100000	0.0002100000			0.0001800000	0.0001800000	
6		0.0002200000	0.0002200000			0.0001900000	0.0001900000	
7		0.0002200000	0.0002200000			0.0002100000	0.0002100000	
8		0.0002200000	0.0002200000			0.0002100000	0.0002100000	
9		0.0002300000	0.0002300000			0.0002100000	0.0002100000	
10		0.0002400000	0.0002400000			0.0002200000	0.0002200000	
11		0.0002800000	0.0002800000			0.0002500000	0.0002500000	
12		0.0003400000	0.0003400000			0.0002700000	0.0002700000	
13		0.0004000000	0.0004000000			0.0003100000	0.0003100000	
14		0.0005200000	0.0005200000			0.0003400000	0.0003400000	
15		0.0006600000	0.0006600000			0.0003600000	0.0003600000	
16		0.0007800000	0.0007800000			0.0003900000	0.0003900000	
17		0.0008900000	0.0008900000			0.0004100000	0.0004100000	
18		0.0009500000	0.0009500000			0.0004400000	0.0004400000	
19		0.0009760200	0.0009800000			0.0004600000	0.0004600000	
20		0.0009760200	0.0010000000			0.0004700000	0.0004700000	
21		0.0009824280	0.0010100000			0.0004900000	0.0004900000	
22		0.0009888480	0.0010200000			0.0005000000	0.0005000000	
23		0.0009953400	0.0010400000			0.0005100000	0.0005100000	
24		0.0010018440	0.0010600000			0.0005300000	0.0005300000	
25		0.0010084200	0.0010900000			0.0005500000	0.0005500000	
26		0.0010105200	0.0011288520			0.0005800000	0.0005800000	
27		0.0010125120	0.0011308560			0.0006100000	0.0006100000	
28		0.0010146120	0.0011329560			0.0006400000	0.0006400000	
29		0.0010166160	0.0011349480			0.0006700000	0.0006700000	
30		0.0010187160	0.0011370480			0.0007000000	0.0007000000	
31		0.0010281840	0.0011300000			0.0007500000	0.0007500000	
32		0.0010378680	0.0011400000			0.0007900000	0.0007900000	
33		0.0010475880	0.0011600000			0.0008500000	0.0008500000	
34		0.0010572840	0.0011900000			0.0009200000	0.0009200000	
35		0.0010672680	0.0012043320			0.0010000000	0.0010000000	
36		0.0011027520	0.0012464400			0.0010700000	0.0010700000	
37		0.0011392920	0.0012899040			0.0011400000	0.0011400000	
38		0.0011770920	0.0013349520			0.0012000000	0.0012000000	
39		0.0012162600	0.0013816800			0.0012600000	0.0012600000	
40		0.0012566160	0.0014299560			0.0013400000	0.0013400000	

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Male				Female			
	Face Amount: \$2,000,000 and higher				Face Amount: \$100,000 to \$249,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
41		0.0013239240	0.0015105960			0.0014300000	0.0014300000	
42		0.0013948800	0.0015958080			0.0015300000	0.0015300000	
43		0.0014696040	0.0016858200			0.0016500000	0.0016500000	
44		0.0015484560	0.0017810520			0.0017900000	0.0017900000	
45		0.0016316160	0.0018817440			0.0019600000	0.0019600000	
46		0.0017437560	0.0020098440			0.0021287760	0.0021600000	
47		0.0018637080	0.0021467520			0.0022596480	0.0023800000	
48		0.0019917720	0.0022928280			0.0023992920	0.0026395800	
49		0.0021287280	0.0024489360			0.0025484400	0.0028300200	
50		0.0022751160	0.0026157240			0.0027077400	0.0030354480	
51		0.0024631320	0.0028397040			0.0028895160	0.0032507400	
52		0.0026669400	0.0030831000			0.0030836640	0.0034815240	
53		0.0028875000	0.0033472920			0.0032910600	0.0037289520	
54		0.0031265640	0.0036344280			0.0035125440	0.0039941640	
55		0.0033854160	0.0039462120			0.0037492560	0.0042785880	
56		0.0037268760	0.0043380720			0.0040458840	0.0046360080	
57		0.0041028720	0.0047689920			0.0043662960	0.0050236800	
58		0.0045168120	0.0052426920			0.0047123640	0.0054441720	
59		0.0049724880	0.0057634560			0.0050862240	0.0059003040	
60		0.0054743280	0.0063360960			0.0054901200	0.0063951960	
61		0.0061069320	0.0070703280			0.0059415360	0.0069274800	
62		0.0068127000	0.0078896640			0.0064300800	0.0075041040	
63		0.0076000080	0.0088039320			0.0069587880	0.0081287280	
64		0.0084783960	0.0098242440			0.0075309960	0.0088053600	
65		0.0094581480	0.0109626480			0.0081501840	0.0095382600	
66		0.0103798440	0.0120005760			0.0088904400	0.0104097600	
67		0.0113915520	0.0131370720			0.0096979920	0.0113609640	
68		0.0125021640	0.0143815800			0.0105788520	0.0123990360	
69		0.0137214600	0.0157444560			0.0115397760	0.0135320040	
70		0.0150600240	0.0172369680			0.0125881200	0.0147686280	
71		0.0169556280	0.0193867200			0.0142508760	0.0167051040	
72		0.0190897560	0.0218045520			0.0161332680	0.0188955240	
73		0.0214928280	0.0245242440			0.0182643480	0.0213732120	
74		0.0241983240	0.0275831280			0.0206769840	0.0241758480	
75		0.0272445240	0.0310237440			0.0234084720	0.0273461640	
76		0.0320188080	0.0362363400			0.0259808280	0.0307491240	
77		0.0376352760	0.0423320520			0.0288552240	0.0346004640	
78		0.0412708440	0.0464213280			0.0325012440	0.0382800000	
79		0.0452053800	0.0508468920			0.0365697600	0.0419200000	
80		0.0494448840	0.0556154640			0.0410764320	0.0464300000	

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Male				Female			
	Face Amount: \$2,000,000 and higher				Face Amount: \$100,000 to \$249,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81		0.0539594400	0.0606934320			0.0460056120	0.0519600000	
82		0.0587430000	0.0660740040			0.0513729960	0.0578000000	
83		0.0639090000	0.0718850040			0.0571629960	0.0639400000	
84		0.0695780040	0.0782610000			0.0633909960	0.0707400000	
85		0.0757490040	0.0852020040			0.0700410000	0.0775900000	
86		0.0824220000	0.0927080040			0.0771300000	0.0856800000	
87		0.0895980000	0.1007790000			0.0846410040	0.0956900000	
88		0.0972210000	0.1093539960			0.0925899960	0.1062500000	
89		0.1051620000	0.1182860040			0.1009620000	0.1166800000	
90		0.1133540040	0.1275009960			0.1097720040	0.1242200000	
91		0.1217970000	0.1369970040			0.1190040000	0.1315300000	
92		0.1304919960	0.1467770040			0.1286750040	0.1437200000	
93		0.1394370000	0.1568379960			0.1387680000	0.1602100000	
94		0.1486340040	0.1671830040			0.1492989960	0.1790250000	
95		0.1580810040	0.1778090040			0.1602530040	0.1921599960	
96		0.1677800040	0.1887189960			0.1716450000	0.2058200040	
97		0.1777299960	0.1999100040			0.1834590000	0.2199870000	
98		0.1879310040	0.2113850040			0.1957119960	0.2346789960	
99		0.1983830040	0.2231409960			0.2083869960	0.2498780040	
100		0.2142676560	0.2396621160			0.2245460160	0.2669363040	
101		0.2314242120	0.2574064440			0.2419580520	0.2851591200	
102		0.2499545040	0.2764645440			0.2607202800	0.3046259400	
103		0.2699685240	0.2969336880			0.2809373880	0.3254216880	
104		0.2915850840	0.3189183480			0.3027222000	0.3476370960	
105		0.3149324880	0.3425307240			0.3261962760	0.3713690760	
106		0.3401493360	0.3678913440			0.3514906080	0.3967211520	
107		0.3673853160	0.3951296280			0.3787463520	0.4238039280	
108		0.3968021040	0.4243846080			0.4081155960	0.4527355440	
109		0.4285743120	0.4558056000			0.4397622240	0.4836422280	
110		0.4628905440	0.4895529720			0.4738628400	0.5166588000	
111		0.4999545000	0.5257989600			0.5106077280	0.5519292960	
112		0.5399861880	0.5647285560			0.5502019440	0.5896075920	
113		0.5832232440	0.6065404680			0.5928664200	0.6298580520	
114		0.6299223120	0.6514480800			0.6388392360	0.6728562720	
115		0.6803606040	0.6996806040			0.6883769400	0.7187898240	
116		0.7348375320	0.7514842200			0.7417559640	0.7678591080	
117		0.7936764600	0.8071233240			0.7992741720	0.8202781800	
118		0.8572266600	0.8668818840			0.8612525280	0.8762757120	
119		0.9258653640	0.9310649040			0.9280368960	0.9360960000	
120		1.0000000000	1.0000000000			1.0000000000	1.0000000000	

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
0		0.0004200000	0.0004200000			0.0004200000	0.0004200000	
1		0.0003100000	0.0003100000			0.0003100000	0.0003100000	
2		0.0002300000	0.0002300000			0.0002300000	0.0002300000	
3		0.0002000000	0.0002000000			0.0002000000	0.0002000000	
4		0.0001900000	0.0001900000			0.0001900000	0.0001900000	
5		0.0001800000	0.0001800000			0.0001800000	0.0001800000	
6		0.0001900000	0.0001900000			0.0001900000	0.0001900000	
7		0.0002100000	0.0002100000			0.0002100000	0.0002100000	
8		0.0002100000	0.0002100000			0.0002100000	0.0002100000	
9		0.0002100000	0.0002100000			0.0002100000	0.0002100000	
10		0.0002200000	0.0002200000			0.0002200000	0.0002200000	
11		0.0002500000	0.0002500000			0.0002500000	0.0002500000	
12		0.0002700000	0.0002700000			0.0002700000	0.0002700000	
13		0.0003100000	0.0003100000			0.0003100000	0.0003100000	
14		0.0003400000	0.0003400000			0.0003400000	0.0003400000	
15		0.0003600000	0.0003600000			0.0003600000	0.0003600000	
16		0.0003900000	0.0003900000			0.0003900000	0.0003900000	
17		0.0004100000	0.0004100000			0.0004100000	0.0004100000	
18		0.0004400000	0.0004400000			0.0004400000	0.0004400000	
19		0.0004600000	0.0004600000			0.0004600000	0.0004600000	
20		0.0004700000	0.0004700000			0.0004700000	0.0004700000	
21		0.0004900000	0.0004900000			0.0004900000	0.0004900000	
22		0.0005000000	0.0005000000			0.0005000000	0.0005000000	
23		0.0005100000	0.0005100000			0.0005100000	0.0005100000	
24		0.0005300000	0.0005300000			0.0005300000	0.0005300000	
25		0.0005500000	0.0005500000			0.0005500000	0.0005500000	
26		0.0005800000	0.0005800000			0.0005800000	0.0005800000	
27		0.0006100000	0.0006100000			0.0006100000	0.0006100000	
28		0.0006400000	0.0006400000			0.0006400000	0.0006400000	
29		0.0006700000	0.0006700000			0.0006700000	0.0006700000	
30		0.0007000000	0.0007000000			0.0007000000	0.0007000000	
31		0.0007500000	0.0007500000			0.0007500000	0.0007500000	
32		0.0007900000	0.0007900000			0.0007900000	0.0007900000	
33		0.0008500000	0.0008500000			0.0008500000	0.0008500000	
34		0.0009200000	0.0009200000			0.0009200000	0.0009200000	
35		0.0010000000	0.0010000000			0.0010000000	0.0010000000	
36		0.0010700000	0.0010700000			0.0010700000	0.0010700000	
37		0.0011400000	0.0011400000			0.0011044800	0.0011400000	
38		0.0012000000	0.0012000000			0.0011308680	0.0012000000	
39		0.0012600000	0.0012600000			0.0011580000	0.0012600000	
40		0.0013116360	0.0013400000			0.0011857920	0.0013005720	

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
41		0.0013724160	0.0014300000			0.0012473160	0.0013669320	
42		0.0014359440	0.0015300000			0.0013119960	0.0014366520	
43		0.0015025320	0.0016111800			0.0013801200	0.0015100080	
44		0.0015721200	0.0016874760			0.0014517120	0.0015870360	
45		0.0016449720	0.0017674440			0.0015270000	0.0016679880	
46		0.0017287200	0.0018713160			0.0016014000	0.0017624040	
47		0.0018171720	0.0019818600			0.0016797720	0.0018626640	
48		0.0019105440	0.0020994960			0.0017623680	0.0019691520	
49		0.0020090880	0.0022246800			0.0018494280	0.0020822760	
50		0.0021132360	0.0023579880			0.0019412400	0.0022024800	
51		0.0022702680	0.0025486920			0.0020674680	0.0023452200	
52		0.0024392760	0.0027552480			0.0022018680	0.0024971520	
53		0.0026211960	0.0029790240			0.0023449680	0.0026589120	
54		0.0028171920	0.0032215920			0.0024974040	0.0028311840	
55		0.0030282840	0.0034844880			0.0026598240	0.0030146760	
56		0.0032613840	0.0037548600			0.0029134320	0.0033186360	
57		0.0035123520	0.0040461720			0.0031916640	0.0036537480	
58		0.0037826640	0.0043601040			0.0034967160	0.0040230720	
59		0.0040738560	0.0046984560			0.0038312640	0.0044302080	
60		0.0043873680	0.0050629800			0.0041983200	0.0048791400	
61		0.0047847840	0.0055296000			0.0045913200	0.0053381640	
62		0.0052182960	0.0060392880			0.0050212320	0.0058404600	
63		0.0056910480	0.0065959800			0.0054912480	0.0063899040	
64		0.0062067240	0.0072040680			0.0060053760	0.0069911160	
65		0.0067691400	0.0078682800			0.0065675400	0.0076488360	
66		0.0074086800	0.0086245560			0.0071999760	0.0083949000	
67		0.0081086880	0.0094535880			0.0078933360	0.0092137680	
68		0.0088749840	0.0103624680			0.0086535600	0.0101126160	
69		0.0097137000	0.0113587800			0.0094870440	0.0110991960	
70		0.0106318560	0.0124510680			0.0104007600	0.0121819560	
71		0.0119064600	0.0139168680			0.0116474160	0.0136208760	
72		0.0133340160	0.0155554560			0.0130436040	0.0152298960	
73		0.0149329080	0.0173872080			0.0146073480	0.0170292360	
74		0.0167238360	0.0194349960			0.0163586640	0.0190412880	
75		0.0187298160	0.0217243320			0.0183200880	0.0212912760	
76		0.0210207120	0.0247415040			0.0205522200	0.0242333520	
77		0.0236119440	0.0282037560			0.0230754960	0.0276067320	
78		0.0265954440	0.0317674680			0.0259912200	0.0310950000	
79		0.0299246760	0.0357441360			0.0292448040	0.0349874880	
80		0.0336124440	0.0401490600			0.0328487880	0.0392991600	

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81		0.0376459320	0.0449669400			0.0367906440	0.0440150640	
82		0.0420380040	0.0502130040			0.0410829960	0.0491499960	
83		0.0467760000	0.0558720000			0.0457130040	0.0546890040	
84		0.0518720040	0.0619599960			0.0506940000	0.0606480000	
85		0.0573140040	0.0684600000			0.0560120040	0.0670110000	
86		0.0631149960	0.0753879960			0.0616809960	0.0737930040	
87		0.0692610000	0.0827300040			0.0676869960	0.0809790000	
88		0.0757659960	0.0905000040			0.0740439960	0.0885840000	
89		0.0826160040	0.0986829960			0.0807390000	0.0965940000	
90		0.0898250040	0.1072940040			0.0877839960	0.1050219960	
91		0.0973800000	0.1163180040			0.0951680040	0.1138550040	
92		0.1052930040	0.1257699960			0.1029009960	0.1231070040	
93		0.1135520040	0.1356350040			0.1109730000	0.1327640040	
94		0.1221699960	0.1459280040			0.1193940000	0.1428390000	
95		0.1311330000	0.1566350040			0.1281540000	0.1533189960	
96		0.1404549960	0.1677699960			0.1372640040	0.1642179960	
97		0.1501230000	0.1793169960			0.1467120000	0.1755210000	
98		0.1601490000	0.1912929960			0.1565100000	0.1872440040	
99		0.1705209960	0.2036820000			0.1666470000	0.1993700040	
100		0.1855068120	0.2197149840			0.1814908560	0.2152828080	
101		0.2018096160	0.2370100080			0.1976569200	0.2324657040	
102		0.2195451600	0.2556664320			0.2152629480	0.2510200560	
103		0.2388393480	0.2757914040			0.2344372080	0.2710553280	
104		0.2598291600	0.2975005320			0.2553193920	0.2926897320	
105		0.2826636120	0.3209185080			0.2780616240	0.3160508880	
106		0.3075048120	0.3461798520			0.3028296000	0.3412766280	
107		0.3345291120	0.3734296560			0.3298037520	0.3685157760	
108		0.3639283800	0.4028244480			0.3591805800	0.3979290240	
109		0.3959113320	0.4345330680			0.3911741160	0.4296899040	
110		0.4307050200	0.4687376640			0.4260174360	0.4639857960	
111		0.4685564760	0.5056347000			0.4639643760	0.5010190200	
112		0.5097344040	0.5454361080			0.5052913920	0.5410080720	
113		0.5545311600	0.5883705120			0.5502995520	0.5841888720	
114		0.6032647680	0.6346845360			0.5993167560	0.6308161680	
115		0.6562812120	0.6846441960			0.6527001000	0.6811650360	
116		0.7139568720	0.7385364720			0.7108385040	0.7355325240	
117		0.7767012120	0.7966709160			0.7741555080	0.7942393800	
118		0.8449596840	0.8593814640			0.8431123920	0.8576319480	
119		0.9192168840	0.9270283080			0.9182115120	0.9260842200	
120		1.0000000000	1.0000000000			1.0000000000	1.0000000000	

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
0		0.0004200000	0.0004200000			0.0004200000	0.0004200000	
1		0.0003100000	0.0003100000			0.0003100000	0.0003100000	
2		0.0002300000	0.0002300000			0.0002300000	0.0002300000	
3		0.0002000000	0.0002000000			0.0002000000	0.0002000000	
4		0.0001900000	0.0001900000			0.0001900000	0.0001900000	
5		0.0001800000	0.0001800000			0.0001800000	0.0001800000	
6		0.0001900000	0.0001900000			0.0001900000	0.0001900000	
7		0.0002100000	0.0002100000			0.0002100000	0.0002100000	
8		0.0002100000	0.0002100000			0.0002100000	0.0002100000	
9		0.0002100000	0.0002100000			0.0002100000	0.0002100000	
10		0.0002200000	0.0002200000			0.0002200000	0.0002200000	
11		0.0002500000	0.0002500000			0.0002500000	0.0002500000	
12		0.0002700000	0.0002700000			0.0002700000	0.0002700000	
13		0.0003100000	0.0003100000			0.0003100000	0.0003100000	
14		0.0003400000	0.0003400000			0.0003400000	0.0003400000	
15		0.0003600000	0.0003600000			0.0003600000	0.0003600000	
16		0.0003900000	0.0003900000			0.0003900000	0.0003900000	
17		0.0004100000	0.0004100000			0.0004100000	0.0004100000	
18		0.0004400000	0.0004400000			0.0004400000	0.0004400000	
19		0.0004600000	0.0004600000			0.0004600000	0.0004600000	
20		0.0004700000	0.0004700000			0.0004700000	0.0004700000	
21		0.0004900000	0.0004900000			0.0004900000	0.0004900000	
22		0.0005000000	0.0005000000			0.0005000000	0.0005000000	
23		0.0005100000	0.0005100000			0.0005100000	0.0005100000	
24		0.0005300000	0.0005300000			0.0005300000	0.0005300000	
25		0.0005500000	0.0005500000			0.0005500000	0.0005500000	
26		0.0005800000	0.0005800000			0.0005800000	0.0005800000	
27		0.0006100000	0.0006100000			0.0006100000	0.0006100000	
28		0.0006400000	0.0006400000			0.0006400000	0.0006400000	
29		0.0006700000	0.0006700000			0.0006700000	0.0006700000	
30		0.0007000000	0.0007000000			0.0007000000	0.0007000000	
31		0.0007500000	0.0007500000			0.0007500000	0.0007500000	
32		0.0007900000	0.0007900000			0.0007900000	0.0007900000	
33		0.0008500000	0.0008500000			0.0008500000	0.0008500000	
34		0.0009200000	0.0009200000			0.0009200000	0.0009200000	
35		0.0009533160	0.0010000000			0.0009342720	0.0010000000	
36		0.0009743640	0.0010700000			0.0009548880	0.0010546680	
37		0.0009959280	0.0011032320			0.0009760440	0.0010812120	
38		0.0010180200	0.0011310360			0.0009976920	0.0011084400	
39		0.0010406400	0.0011595840			0.0010197840	0.0011363520	
40		0.0010637760	0.0011888520			0.0010424880	0.0011650560	

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
41		0.0011160720	0.0012493320			0.0010937640	0.0012243600	
42		0.0011709600	0.0013129200			0.0011475480	0.0012866760	
43		0.0012285840	0.0013797600			0.0012040320	0.0013521960	
44		0.0012890040	0.0014499840			0.0012632160	0.0014209920	
45		0.0013524480	0.0015238440			0.0013254000	0.0014933760	
46		0.0014263680	0.0016110000			0.0013978080	0.0015787560	
47		0.0015042960	0.0017031240			0.0014741760	0.0016690440	
48		0.0015865920	0.0018006240			0.0015549000	0.0017646480	
49		0.0016734480	0.0019037760			0.0016399800	0.0018657000	
50		0.0017650560	0.0020128560			0.0017297520	0.0019725960	
51		0.0018877320	0.0021482760			0.0018499800	0.0021053160	
52		0.0020189880	0.0022928640			0.0019786440	0.0022470480	
53		0.0021593640	0.0024472200			0.0021162120	0.0023982840	
54		0.0023095440	0.0026120040			0.0022633800	0.0025597920	
55		0.0024702360	0.0027879600			0.0024208200	0.0027321840	
56		0.0026966760	0.0030670680			0.0026427480	0.0030057360	
57		0.0029445960	0.0033750840			0.0028857000	0.0033075600	
58		0.0032160240	0.0037149600			0.0031516560	0.0036406200	
59		0.0035133840	0.0040902360			0.0034431360	0.0040084440	
60		0.0038390520	0.0045044760			0.0037623240	0.0044144280	
61		0.0042032160	0.0049469880			0.0041191560	0.0048480600	
62		0.0046021680	0.0054332640			0.0045101520	0.0053246160	
63		0.0050391600	0.0059675760			0.0049383840	0.0058482240	
64		0.0055178160	0.0065546520			0.0054074160	0.0064235280	
65		0.0060421800	0.0071997720			0.0059213760	0.0070557960	
66		0.0066274920	0.0078410880			0.0064949640	0.0076842840	
67		0.0072709560	0.0085413720			0.0071255280	0.0083705400	
68		0.0079784520	0.0093061920			0.0078188640	0.0091200720	
69		0.0087564960	0.0101416800			0.0085813800	0.0099388560	
70		0.0096123360	0.0110546160			0.0094200960	0.0108335280	
71		0.0108018360	0.0124613160			0.0105858240	0.0122121120	
72		0.0121389720	0.0140475720			0.0118961640	0.0137666160	
73		0.0136420680	0.0158364000			0.0133691880	0.0155196480	
74		0.0153319800	0.0178538400			0.0150253320	0.0174967560	
75		0.0172318680	0.0201291360			0.0168872520	0.0197265600	
76		0.0194371200	0.0230051640			0.0190483440	0.0225450360	
77		0.0219395880	0.0263114040			0.0215008080	0.0257851920	
78		0.0247117800	0.0296360040			0.0242175600	0.0290432880	
79		0.0278052120	0.0333458520			0.0272491320	0.0326789520	
80		0.0312317760	0.0374552280			0.0306071760	0.0367061400	

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age < 18

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81		0.0349795920	0.0419498520			0.0342800280	0.0411108720	
82		0.0390609960	0.0468440040			0.0382790040	0.0459069960	
83		0.0434630040	0.0521229960			0.0425940000	0.0510810000	
84		0.0481980000	0.0578019960			0.0472340040	0.0566460000	
85		0.0532550040	0.0638670000			0.0521900040	0.0625890000	
86		0.0586440000	0.0703299960			0.0574719960	0.0689240040	
87		0.0643550040	0.0771789960			0.0630680040	0.0756360000	
88		0.0703989960	0.0844280040			0.0689910000	0.0827390040	
89		0.0767649960	0.0920610000			0.0752300040	0.0902199960	
90		0.0834630000	0.1000950000			0.0817940040	0.0980930040	
91		0.0904830000	0.1085130000			0.0886730040	0.1063430040	
92		0.0978360000	0.1173309960			0.0958790040	0.1149849960	
93		0.1055100000	0.1265340000			0.1034000040	0.1240040040	
94		0.1135170000	0.1361370000			0.1112469960	0.1334150040	
95		0.1218459960	0.1461249960			0.1194090000	0.1432029960	
96		0.1305069960	0.1565130000			0.1278969960	0.1533830040	
97		0.1394900040	0.1672860000			0.1367000040	0.1639400040	
98		0.1488060000	0.1784580000			0.1458300000	0.1748889960	
99		0.1584429960	0.1900160040			0.1552749960	0.1862150040	
100		0.1729714080	0.2056522680			0.1696760280	0.2017325040	
101		0.1888320000	0.2225752320			0.1854126960	0.2185430880	
102		0.2061469320	0.2408907720			0.2026088640	0.2367545160	
103		0.2250495600	0.2607134760			0.2213998920	0.2564835240	
104		0.2456854560	0.2821673760			0.2419337040	0.2778565800	
105		0.2682135600	0.3053867040			0.2643719400	0.3010106760	
106		0.2928073800	0.3305167320			0.2888912160	0.3260942280	
107		0.3196563240	0.3577146840			0.3156845400	0.3532680120	
108		0.3489671760	0.3871507440			0.3449628240	0.3827062200	
109		0.3809656920	0.4190090640			0.3769565280	0.4145975400	
110		0.4158983040	0.4534889880			0.4119174960	0.4491464040	
111		0.4540340640	0.4908062280			0.4501209360	0.4865742600	
112		0.4956666720	0.5311942800			0.4918675680	0.5271210240	
113		0.5411167800	0.5749058280			0.5374860120	0.5710465920	
114		0.5907344280	0.6222143640			0.5873353560	0.6186325200	
115		0.6449017680	0.6734158920			0.6418079880	0.6701838360	
116		0.7040359800	0.7288307520			0.7013327040	0.7260309840	
117		0.7685924880	0.7888056480			0.7663780680	0.7865319360	
118		0.8390685000	0.8537158320			0.8374560840	0.8520744960	
119		0.9160068120	0.9239674200			0.9151262520	0.9230787960	
120		1.0000000000	1.0000000000			1.0000000000	1.0000000000	

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
0								
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18	0.0009200000	0.0009200000	0.0009200000	0.0011400000	0.0007980000	0.0009200000	0.0009200000	0.0011400000
19	0.0009400000	0.0009400000	0.0009400000	0.0012300000	0.0007980000	0.0009400000	0.0009400000	0.0012300000
20	0.0009500000	0.0009500000	0.0009500000	0.0013000000	0.0007980000	0.0009500000	0.0009500000	0.0013000000
21	0.0009500000	0.0009500000	0.0009500000	0.0013600000	0.0008066160	0.0009500000	0.0009500000	0.0013600000
22	0.0009500000	0.0009500000	0.0009500000	0.0014300000	0.0008153280	0.0009500000	0.0009500000	0.0014300000
23	0.0009600000	0.0009600000	0.0009600000	0.0015000000	0.0008241480	0.0009600000	0.0009600000	0.0015000000
24	0.0009700000	0.0009700000	0.0009700000	0.0015800000	0.0008330760	0.0009700000	0.0009700000	0.0015800000
25	0.0010000000	0.0010000000	0.0010000000	0.0016700000	0.0008421000	0.0010000000	0.0010000000	0.0016700000
26	0.0010400000	0.0010400000	0.0010400000	0.0017600000	0.0008458800	0.0010332000	0.0010400000	0.0017600000
27	0.0010600000	0.0010600000	0.0010600000	0.0018100000	0.0008496600	0.0010385520	0.0010600000	0.0018049560
28	0.0010400000	0.0010400000	0.0010400000	0.0018200000	0.0008534400	0.0010400000	0.0010400000	0.0018150360
29	0.0010300000	0.0010300000	0.0010300000	0.0018100000	0.0008572200	0.0010300000	0.0010300000	0.0018100000
30	0.0010200000	0.0010200000	0.0010200000	0.0018000000	0.0008610000	0.0010200000	0.0010200000	0.0018000000
31	0.0010100000	0.0010100000	0.0010100000	0.0018100000	0.0008614200	0.0010100000	0.0010100000	0.0018100000
32	0.0010200000	0.0010200000	0.0010200000	0.0018400000	0.0008618400	0.0010200000	0.0010200000	0.0018400000
33	0.0010500000	0.0010500000	0.0010500000	0.0019000000	0.0008622600	0.0010500000	0.0010500000	0.0019000000
34	0.0010700000	0.0010700000	0.0010700000	0.0019700000	0.0008626800	0.0010700000	0.0010700000	0.0019554120
35	0.0011200000	0.0011200000	0.0011200000	0.0020500000	0.0008631000	0.0010920000	0.0011200000	0.0019866000
36	0.0011700000	0.0011700000	0.0011700000	0.0021700000	0.0008667720	0.0011073360	0.0011700000	0.0020610480
37	0.0012400000	0.0012400000	0.0012400000	0.0023100000	0.0008704560	0.0011228760	0.0012400000	0.0021382200
38	0.0013150200	0.0013300000	0.0013300000	0.0024800000	0.0008741280	0.0011386200	0.0013300000	0.0022183320
39	0.0013383360	0.0014100000	0.0014100000	0.0026700000	0.0008778000	0.0011545800	0.0013784400	0.0023014920
40	0.0013620600	0.0015200000	0.0015200000	0.0029000000	0.0008814720	0.0011707560	0.0014280000	0.0023877000

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
41	0.0013808520	0.0016500000	0.0016500000	0.0031233360	0.0009091920	0.0012001560	0.0014990880	0.0025216800
42	0.0013999680	0.0017119200	0.0018100000	0.0032921760	0.0009377520	0.0012301800	0.0015737400	0.0026633280
43	0.0014192880	0.0017605320	0.0020000000	0.0034701480	0.0009672600	0.0012610560	0.0016520760	0.0028127400
44	0.0014389200	0.0018105120	0.0021793800	0.0036577800	0.0009976080	0.0012926520	0.0017343960	0.0029706600
45	0.0014588760	0.0018619680	0.0022743000	0.0038556000	0.0010290000	0.0013251000	0.0018207000	0.0031374000
46	0.0015482280	0.0019735800	0.0024392520	0.0041846760	0.0010987200	0.0014162400	0.0019188720	0.0033913920
47	0.0016431480	0.0020919120	0.0026161800	0.0045417720	0.0011731680	0.0015136800	0.0020224080	0.0036659760
48	0.0017438400	0.0022173960	0.0028059120	0.0049293360	0.0012525480	0.0016177320	0.0021316080	0.0039628080
49	0.0018507360	0.0023503200	0.0030094080	0.0053499600	0.0013373880	0.0017290320	0.0022465800	0.0042836880
50	0.0019641360	0.0024912360	0.0032277000	0.0058065000	0.0014280000	0.0018480000	0.0023677560	0.0046305000
51	0.0020373120	0.0026085120	0.0034447320	0.0062530680	0.0015036000	0.0019588800	0.0025521360	0.0050208960
52	0.0021132360	0.0027313680	0.0036762600	0.0067340760	0.0015830880	0.0020762760	0.0027508920	0.0054441480
53	0.0021919800	0.0028599960	0.0039235320	0.0072520320	0.0016668720	0.0022008000	0.0029652000	0.0059032080
54	0.0022736760	0.0029947080	0.0041872920	0.0078097920	0.0017550720	0.0023328960	0.0031960920	0.0064009080
55	0.0023581920	0.0031357200	0.0044688000	0.0084105000	0.0018480000	0.0024727560	0.0034450560	0.0069405000
56	0.0026276280	0.0033709200	0.0048507960	0.0091080120	0.0020336400	0.0026827560	0.0037671960	0.0075493920
57	0.0029278200	0.0036237600	0.0052653360	0.0098633880	0.0022378680	0.0029106000	0.0041194680	0.0082117320
58	0.0032622480	0.0038956080	0.0057153600	0.0106813320	0.0024625680	0.0031577760	0.0045047160	0.0089322480
59	0.0036348960	0.0041878200	0.0062039280	0.0115672200	0.0027098400	0.0034260480	0.0049258680	0.0097158600
60	0.0040500600	0.0045018720	0.0067341720	0.0125265000	0.0029820000	0.0037170000	0.0053865000	0.0105682560
61	0.0044681760	0.0050108160	0.0074535360	0.0137513280	0.0033029880	0.0041443560	0.0060004320	0.0116002920
62	0.0049294320	0.0055772880	0.0082497480	0.0150958560	0.0036585120	0.0046208400	0.0066843000	0.0127332480
63	0.0054382680	0.0062077080	0.0091311120	0.0165718320	0.0040523760	0.0051521400	0.0074460720	0.0139767600
64	0.0059997000	0.0069094200	0.0101065680	0.0181921920	0.0044885400	0.0057445560	0.0082946880	0.0153416520
65	0.0066189960	0.0076904160	0.0111861720	0.0199710000	0.0049717560	0.0064050000	0.0092400000	0.0168399000
66	0.0073022280	0.0085963560	0.0121401000	0.0219035280	0.0056039520	0.0071493480	0.0101452080	0.0183722760
67	0.0080560200	0.0096089760	0.0131755080	0.0240229560	0.0063164880	0.0079803120	0.0111391320	0.0200440800
68	0.0088876200	0.0107409720	0.0142991160	0.0263475480	0.0071196360	0.0089076720	0.0122304000	0.0218680320
69	0.0098050080	0.0120063360	0.0155185800	0.0288970560	0.0080248320	0.0099429720	0.0134286600	0.0238579920
70	0.0108171000	0.0134206800	0.0168420000	0.0316932000	0.0090452280	0.0110985000	0.0147442080	0.0260289720
71	0.0124035480	0.0151036200	0.0187135200	0.0350946720	0.0103377720	0.0124981560	0.0164938200	0.0291433800
72	0.0142225680	0.0169976160	0.0207929400	0.0388612320	0.0118149120	0.0140744160	0.0184511280	0.0326305320
73	0.0163083960	0.0191291160	0.0231034680	0.0430320480	0.0135032160	0.0158493360	0.0206406960	0.0365348520
74	0.0187000800	0.0215278320	0.0256707120	0.0476504760	0.0154326960	0.0178482120	0.0230900280	0.0409064280
75	0.0214425720	0.0242272800	0.0285232560	0.0527646000	0.0176379000	0.0200991000	0.0258300000	0.0458010000
76	0.0233043360	0.0281529120	0.0333235320	0.0594475320	0.0192963720	0.0232462680	0.0304330920	0.0527155680
77	0.0253277880	0.0327145320	0.0389316960	0.0669768720	0.0211107720	0.0268861920	0.0358564560	0.0606740400
78	0.0277744440	0.0358747560	0.0426924840	0.0734468400	0.0231500760	0.0294834000	0.0393201840	0.0665351520
79	0.0304223160	0.0392948640	0.0467625600	0.0804488640	0.0253570800	0.0322941960	0.0430687560	0.0728782560
80	0.0332754120	0.0429800640	0.0511481040	0.0879936120	0.0277351440	0.0353228400	0.0471078840	0.0797130000

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81	0.0363136200	0.0469043520	0.0558181680	0.0960278520	0.0302675040	0.0385479840	0.0514090560	0.0869911920
82	0.0395329200	0.0510625320	0.0607665960	0.1045409640	0.0329507880	0.0419653560	0.0559665960	0.0947031720
83	0.0430097520	0.0555533760	0.0661108800	0.1137351240	0.0358487400	0.0456561240	0.0608887440	0.1030321200
84	0.0468246120	0.0604808280	0.0719747640	0.1238231520	0.0390284400	0.0497057160	0.0662894280	0.1121708160
85	0.0509775000	0.0658448880	0.0783582240	0.1348050600	0.0424898760	0.0541141320	0.0721686600	0.1221192840
86	0.0554684160	0.0716455560	0.0852612720	0.1466808480	0.0462330720	0.0588813600	0.0785264280	0.1328775000
87	0.0602973480	0.0778828440	0.0926838960	0.1594505040	0.0502580040	0.0640074240	0.0853627320	0.1444454760
88	0.0654281040	0.0845099520	0.1005704400	0.1730182680	0.0545344920	0.0694538640	0.0926263200	0.1567364520
89	0.0707721240	0.0914125440	0.1087848120	0.1871500320	0.0589887480	0.0751267080	0.1001918280	0.1695383400
90	0.0762851640	0.0985334400	0.1172589840	0.2017287240	0.0635838840	0.0809789640	0.1079966160	0.1827451200
91	0.0819672120	0.1058726400	0.1259929440	0.2167543680	0.0683198880	0.0870106320	0.1160406840	0.1963567680
92	0.0878182800	0.1134301440	0.1349866920	0.2322269400	0.0731967720	0.0932217120	0.1243240080	0.2103733080
93	0.0938383560	0.1212059520	0.1442402400	0.2481464520	0.0782145120	0.0996122040	0.1328466120	0.2247947160
94	0.1000274520	0.1292000640	0.1537535760	0.2645129040	0.0833731440	0.1061821080	0.1416084840	0.2396210040
95	0.1063855560	0.1374124800	0.1635267120	0.2813262840	0.0886726320	0.1129314120	0.1506096240	0.2548521720
96	0.1129126680	0.1458432120	0.1735596240	0.2985866160	0.0941130000	0.1198601400	0.1598500320	0.2704882200
97	0.1196088000	0.1544922360	0.1838523360	0.3162938760	0.0996942480	0.1269682800	0.1693297200	0.2865291480
98	0.1264739400	0.1633595640	0.1944048480	0.3344480760	0.1054163520	0.1342558320	0.1790486760	0.3029749560
99	0.1335080880	0.1724452080	0.2052171360	0.3530492160	0.1112793480	0.1417227960	0.1890069000	0.3198256440
100	0.1469433960	0.1874999160	0.2212918200	0.3709940160	0.1235444880	0.1555418880	0.2046120000	0.3376671720
101	0.1617307440	0.2038689120	0.2386256280	0.3898509240	0.1371615000	0.1707084360	0.2215055160	0.3565039920
102	0.1780061760	0.2216669640	0.2573172000	0.4096662840	0.1522793640	0.1873538520	0.2397938280	0.3763916280
103	0.1959194520	0.2410188000	0.2774728920	0.4279600000	0.1690635120	0.2056223160	0.2595920880	0.3973887000
104	0.2156354040	0.2620600680	0.2992073760	0.4463300000	0.1876975920	0.2256721080	0.2810249520	0.4195571040
105	0.2373354240	0.2849382840	0.3226443120	0.4682000000	0.2083855200	0.2476769040	0.3042274080	0.4429621680
106	0.2612191800	0.3098137920	0.3479170800	0.4914200000	0.2313536520	0.2718273480	0.3293455320	0.4676728800
107	0.2875064280	0.3368609760	0.3751694640	0.5160700000	0.2568533280	0.2983326480	0.3565375080	0.4937620920
108	0.3164390280	0.3662694000	0.4045565280	0.5422100000	0.2851635600	0.3274224120	0.3859745400	0.5213067000
109	0.3482832120	0.3982452360	0.4362454920	0.5699400000	0.3165941280	0.3593486760	0.4178420160	0.5503878840
110	0.3833319720	0.4330125960	0.4704166440	0.5993000000	0.3514889640	0.3943879800	0.4523405880	0.5810913600
111	0.4219077840	0.4708152120	0.5072644320	0.6304100000	0.3902298840	0.4328439000	0.4896874800	0.6135076440
112	0.4643655960	0.5119180320	0.5469985080	0.6633500000	0.4332408000	0.4750495800	0.5301178680	0.6477322800
113	0.5110960560	0.5566091880	0.5898449640	0.6981900000	0.4809923640	0.5213706360	0.5738863440	0.6838661280
114	0.5625291360	0.6052019520	0.6360475800	0.7350300000	0.5340070800	0.5722083720	0.6212685000	0.7220157240
115	0.6191380800	0.6580369320	0.6858692640	0.7739500000	0.5928650400	0.6280031760	0.6725626920	0.7622934840
116	0.6814437480	0.7154844720	0.7395934800	0.8150200000	0.6582102960	0.6892384080	0.7280919360	0.8048181600
117	0.7500194280	0.7779472680	0.7975259160	0.8583200000	0.7307578800	0.7564445520	0.7882058760	0.8497150800
118	0.8254960680	0.8458631520	0.8599962000	0.9039200000	0.8113016040	0.8302038360	0.8532830280	0.8971165800
119	0.9085681320	0.9197081880	0.9273597960	0.9516304800	0.9007228200	0.9111552120	0.9237332040	0.9471623760
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
0								
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18	0.0005670000	0.0008034600	0.0009200000	0.0011400000	0.0004473000	0.0006930000	0.0008708760	0.0011400000
19	0.0005670000	0.0008034600	0.0009400000	0.0012300000	0.0004473000	0.0006930000	0.0008708760	0.0012300000
20	0.0005670000	0.0008034600	0.0009500000	0.0013000000	0.0004473000	0.0006930000	0.0008708760	0.0013000000
21	0.0005691000	0.0008060880	0.0009500000	0.0013600000	0.0004506600	0.0006973080	0.0008782200	0.0013600000
22	0.0005712000	0.0008088120	0.0009500000	0.0014300000	0.0004539120	0.0007017120	0.0008856720	0.0014300000
23	0.0005733000	0.0008115480	0.0009600000	0.0015000000	0.0004572720	0.0007061280	0.0008931360	0.0015000000
24	0.0005754000	0.0008141760	0.0009700000	0.0015800000	0.0004607400	0.0007105320	0.0009006960	0.0015800000
25	0.0005775000	0.0008169000	0.0010000000	0.0015855000	0.0004641000	0.0007150560	0.0009082560	0.0015120000
26	0.0005785560	0.0008222520	0.0010101000	0.0015954720	0.0004659960	0.0007163160	0.0009103560	0.0015141000
27	0.0005796000	0.0008277120	0.0010122000	0.0016054560	0.0004678800	0.0007175760	0.0009124560	0.0015162000
28	0.0005806560	0.0008331720	0.0010143000	0.0016155360	0.0004697760	0.0007188360	0.0009145560	0.0015183000
29	0.0005817000	0.0008386320	0.0010164000	0.0016257120	0.0004716600	0.0007200960	0.0009166560	0.0015204000
30	0.0005827560	0.0008442000	0.0010185000	0.0016359000	0.0004735560	0.0007213560	0.0009187560	0.0015225000
31	0.0005838000	0.0008586960	0.0010100000	0.0016611000	0.0004764960	0.0007240800	0.0009247320	0.0015468600
32	0.0005848560	0.0008734920	0.0010200000	0.0016868280	0.0004794360	0.0007268160	0.0009308280	0.0015717480
33	0.0005859000	0.0008885160	0.0010347720	0.0017128680	0.0004823760	0.0007295400	0.0009369120	0.0015969480
34	0.0005869560	0.0009038400	0.0010402320	0.0017392200	0.0004853160	0.0007322760	0.0009430080	0.0016224600
35	0.0005880000	0.0009193800	0.0010458000	0.0017661000	0.0004882560	0.0007350000	0.0009492000	0.0016485000
36	0.0006088920	0.0009295680	0.0010744680	0.0018303600	0.0004931880	0.0007534800	0.0009786000	0.0017117160
37	0.0006305280	0.0009397560	0.0011038680	0.0018969360	0.0004981200	0.0007723800	0.0010088400	0.0017773320
38	0.0006529920	0.0009501480	0.0011341080	0.0019659120	0.0005031600	0.0007918080	0.0010400280	0.0018454800
39	0.0006762000	0.0009606480	0.0011650800	0.0020374200	0.0005082000	0.0008117520	0.0010722600	0.0019162560
40	0.0007003560	0.0009712560	0.0011970000	0.0021115560	0.0005132400	0.0008321280	0.0011054400	0.0019897560

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
41	0.0007207200	0.0010019160	0.0012728160	0.0022472160	0.0005409600	0.0008459880	0.0011604600	0.0021128160
42	0.0007417200	0.0010335120	0.0013535520	0.0023916960	0.0005702520	0.0008601600	0.0012183120	0.0022434360
43	0.0007633560	0.0010661760	0.0014393400	0.0025454160	0.0006011280	0.0008745480	0.0012790080	0.0023821320
44	0.0007856160	0.0010997760	0.0015304800	0.0027090000	0.0006337800	0.0008891400	0.0013427400	0.0025294560
45	0.0008085000	0.0011345280	0.0016275000	0.0028830960	0.0006681120	0.0009040560	0.0014096280	0.0026859000
46	0.0008650920	0.0012154800	0.0017210520	0.0030957120	0.0007211400	0.0009771360	0.0015078000	0.0028654560
47	0.0009256800	0.0013022160	0.0018200760	0.0033239880	0.0007784760	0.0010560960	0.0016129080	0.0030569760
48	0.0009904680	0.0013951320	0.0019247520	0.0035691600	0.0008403120	0.0011414520	0.0017252520	0.0032611920
49	0.0010597680	0.0014945760	0.0020354280	0.0038322960	0.0009070920	0.0012337560	0.0018454800	0.0034791720
50	0.0011340000	0.0016012560	0.0021525000	0.0041149560	0.0009791280	0.0013335000	0.0019740000	0.0037117560
51	0.0012306000	0.0017054160	0.0023313120	0.0045074400	0.0010732080	0.0014296800	0.0021291960	0.0040503720
52	0.0013352880	0.0018163920	0.0025249320	0.0049373160	0.0011762160	0.0015327960	0.0022966680	0.0044199720
53	0.0014490000	0.0019345200	0.0027346200	0.0054082320	0.0012891960	0.0016433520	0.0024772680	0.0048231720
54	0.0015723720	0.0020604120	0.0029617320	0.0059239920	0.0014129880	0.0017619000	0.0026721480	0.0052633320
55	0.0017062560	0.0021945000	0.0032077560	0.0064890000	0.0015487560	0.0018889560	0.0028822560	0.0057435000
56	0.0018879000	0.0024216120	0.0035227560	0.0070939080	0.0017211600	0.0020760600	0.0031792920	0.0062976960
57	0.0020889720	0.0026723520	0.0038687280	0.0077551920	0.0019126800	0.0022817520	0.0035068920	0.0069054360
58	0.0023113680	0.0029489280	0.0042486120	0.0084781200	0.0021255120	0.0025078200	0.0038683080	0.0075717600
59	0.0025574880	0.0032541600	0.0046657800	0.0092684520	0.0023620800	0.0027562560	0.0042668880	0.0083023560
60	0.0028297560	0.0035910000	0.0051240000	0.0101325000	0.0026250000	0.0030292560	0.0047066280	0.0091035000
61	0.0031538880	0.0040102680	0.0056982480	0.0111628680	0.0029481960	0.0034297200	0.0052485360	0.0101637960
62	0.0035151960	0.0044783520	0.0063368520	0.0122979120	0.0033111720	0.0038832120	0.0058528080	0.0113474520
63	0.0039177600	0.0050011560	0.0070469760	0.0135484680	0.0037187880	0.0043965600	0.0065265960	0.0126690960
64	0.0043665360	0.0055850520	0.0078367800	0.0149261760	0.0041766960	0.0049777320	0.0072780720	0.0141446520
65	0.0048667560	0.0062370000	0.0087150000	0.0164438400	0.0046908720	0.0056358720	0.0081159720	0.0157920000
66	0.0054822600	0.0069649680	0.0096342720	0.0179697000	0.0053026080	0.0063726600	0.0089378160	0.0172068720
67	0.0061755720	0.0077778720	0.0106504680	0.0196372080	0.0059941320	0.0072058320	0.0098429160	0.0187485960
68	0.0069565680	0.0086857080	0.0117738600	0.0214593720	0.0067758600	0.0081478920	0.0108395760	0.0204283800
69	0.0078363600	0.0096994800	0.0130158000	0.0234507000	0.0076595400	0.0092131200	0.0119372400	0.0222586320
70	0.0088274520	0.0108315960	0.0143886720	0.0256268280	0.0086583000	0.0104176800	0.0131460000	0.0242529000
71	0.0100996320	0.0121913400	0.0160889400	0.0286466280	0.0098136120	0.0117598920	0.0148209600	0.0272245080
72	0.0115551480	0.0137218200	0.0179900760	0.0320222760	0.0111230760	0.0132750480	0.0167091720	0.0305601480
73	0.0132204480	0.0154443480	0.0201159000	0.0357956520	0.0126072480	0.0149853960	0.0188381520	0.0343045560
74	0.0151257720	0.0173831760	0.0224928960	0.0400137120	0.0142894560	0.0169161360	0.0212382480	0.0385077000
75	0.0173055720	0.0195653880	0.0251508600	0.0447289560	0.0161962560	0.0190956120	0.0239442000	0.0432258720
76	0.0189379080	0.0226364280	0.0296562000	0.0514988280	0.0178734120	0.0216209760	0.0283686960	0.0498866520
77	0.0207241680	0.0261895200	0.0349686720	0.0592933920	0.0197243520	0.0244803360	0.0336107160	0.0575738160
78	0.0227261160	0.0287194320	0.0383466480	0.0650211360	0.0216297240	0.0268451280	0.0368575080	0.0631354320
79	0.0248927040	0.0314573880	0.0420024120	0.0712199040	0.0236917920	0.0294044040	0.0403713000	0.0691544280
80	0.0272272200	0.0344075520	0.0459415320	0.0778991280	0.0259136760	0.0321620400	0.0441574440	0.0756399480

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81	0.0297132000	0.0375491280	0.0501362160	0.0850116960	0.0282797280	0.0350985840	0.0481892400	0.0825462480
82	0.0323473440	0.0408779520	0.0545809080	0.0925481880	0.0307867920	0.0382101600	0.0524613360	0.0898641720
83	0.0351922320	0.0444730800	0.0593811840	0.1006876080	0.0334944240	0.0415706640	0.0570751920	0.0977675400
84	0.0383136960	0.0484177440	0.0646481520	0.1096183560	0.0364653000	0.0452578800	0.0621376320	0.1064392800
85	0.0417117480	0.0527119200	0.0703818240	0.1193404440	0.0396994200	0.0492718200	0.0676486320	0.1158794160
86	0.0453863880	0.0573556320	0.0765821760	0.1298538600	0.0431967720	0.0536124720	0.0736082040	0.1260879240
87	0.0493376040	0.0623488680	0.0832492320	0.1411586040	0.0469573800	0.0582798360	0.0800163480	0.1370648160
88	0.0535357800	0.0676541760	0.0903329640	0.1531698960	0.0509530200	0.0632389080	0.0868250040	0.1487277720
89	0.0579084720	0.0731800320	0.0977111640	0.1656804840	0.0551147520	0.0684041280	0.0939166800	0.1608755280
90	0.0624194520	0.0788806320	0.1053227160	0.1785867360	0.0594081000	0.0737327040	0.1012326360	0.1734074880
91	0.0670687200	0.0847560120	0.1131676080	0.1918886520	0.0638330760	0.0792246360	0.1087728840	0.1863236280
92	0.0718562880	0.0908061480	0.1212458520	0.2055862320	0.0683896680	0.0848799240	0.1165374240	0.1996239720
93	0.0767821440	0.0970310520	0.1295574360	0.2196794880	0.0730778880	0.0906985680	0.1245262440	0.2133084960
94	0.0818462880	0.1034307120	0.1381023720	0.2341684080	0.0778977240	0.0966805800	0.1327393440	0.2273772120
95	0.0870487320	0.1100051400	0.1468806600	0.2490529800	0.0828491880	0.1028259480	0.1411767360	0.2418301320
96	0.0923894760	0.1167543240	0.1558922880	0.2643332280	0.0879322680	0.1091346600	0.1498384080	0.2566672320
97	0.0978685080	0.1236782760	0.1651372680	0.2800091520	0.0931469640	0.1156067400	0.1587243600	0.2718885240
98	0.1034858280	0.1307769960	0.1746155880	0.2960807280	0.0984932880	0.1222421880	0.1678346040	0.2874940080
99	0.1092414360	0.1380504840	0.1843272480	0.3125479800	0.1039712280	0.1290409800	0.1771691400	0.3034836840
100	0.1213887600	0.1517010120	0.1997843520	0.3303454080	0.1158048720	0.1422570960	0.1923885000	0.3212148120
101	0.1348868400	0.1667013360	0.2165376360	0.3491562840	0.1289853840	0.1568267880	0.2089152600	0.3399818880
102	0.1498858560	0.1831848840	0.2346958080	0.3690383040	0.1436660520	0.1728886800	0.2268617040	0.3598454400
103	0.1665527160	0.2012983560	0.2543766600	0.3900524760	0.1600176240	0.1905955920	0.2463498120	0.3808695360
104	0.1850728800	0.2212028880	0.2757078840	0.4122632520	0.1782302760	0.2101160160	0.2675120160	0.4031219520
105	0.2056524360	0.2430756000	0.2988278760	0.4357387800	0.1985158200	0.2316356760	0.2904921000	0.4266744840
106	0.2285203800	0.2671111080	0.3238866360	0.4605510720	0.2211102000	0.2553593520	0.3154462560	0.4516030800
107	0.2539311720	0.2935232520	0.3510467520	0.4867762440	0.2462762040	0.2815127400	0.3425440440	0.4779881400
108	0.2821675680	0.3225470640	0.3804844320	0.5144947680	0.2743065000	0.3103447200	0.3719696160	0.5059147440
109	0.3135437640	0.3544407720	0.4123906560	0.5437916760	0.3055271160	0.3421296120	0.4039229280	0.5354729760
110	0.3484089000	0.3894881400	0.4469724360	0.5747568240	0.3403011480	0.3771698520	0.4386211320	0.5667581640
111	0.3871509360	0.4280010360	0.4844541360	0.6074852280	0.3790330440	0.4157988360	0.4763000160	0.5998711920
112	0.4302009840	0.4703221080	0.5250789240	0.6420772920	0.4221732720	0.4583841360	0.5172156360	0.6349188600
113	0.4780380600	0.5168279280	0.5691103920	0.6786391320	0.4702235640	0.5053309320	0.5616460200	0.6720141960
114	0.5311944720	0.5679322680	0.6168342000	0.7172829120	0.5237427840	0.5570859240	0.6098931120	0.7112768400
115	0.5902617240	0.6240898560	0.6685599720	0.7581271800	0.5833533720	0.6141415560	0.6622847760	0.7528334160
116	0.6558970800	0.6858003360	0.7246233000	0.8012972520	0.6497486160	0.6770407200	0.7191770520	0.7968179520
117	0.7288308960	0.7536128160	0.7853879280	0.8469255600	0.7237007520	0.7463818800	0.7809565320	0.8433723000
118	0.8098747320	0.8281306320	0.8512480800	0.8951520840	0.8060698560	0.8228248320	0.8480430720	0.8926466040
119	0.8999304000	0.9100168320	0.9226310640	0.9461247720	0.8978139360	0.9070969320	0.9208925400	0.9447997680
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

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TIAA-CREF Life Insurance Company
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for Standard Risks

Issue Age 18 to 80

Att'd Age	Male				Female			
	Face Amount: \$2,000,000 and higher				Face Amount: \$100,000 to \$249,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
0								
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18	0.0004383720	0.0006791400	0.0008534400	0.0011400000	0.0004300000	0.0004300000	0.0004300000	0.0005100000
19	0.0004383720	0.0006791400	0.0008534400	0.0012300000	0.0004500000	0.0004500000	0.0004500000	0.0005600000
20	0.0004383720	0.0006791400	0.0008534400	0.0013000000	0.0004500000	0.0004500000	0.0004500000	0.0005900000
21	0.0004416360	0.0006833400	0.0008606880	0.0013600000	0.0004700000	0.0004700000	0.0004700000	0.0006300000
22	0.0004448880	0.0006876480	0.0008679360	0.0014300000	0.0004800000	0.0004800000	0.0004800000	0.0006600000
23	0.0004481400	0.0006920520	0.0008752800	0.0014755680	0.0004800000	0.0004800000	0.0004800000	0.0006900000
24	0.0004515000	0.0006963600	0.0008826360	0.0014787120	0.0005000000	0.0005000000	0.0005000000	0.0007300000
25	0.0004548600	0.0007007760	0.0008900880	0.0014817600	0.0005100000	0.0005100000	0.0005100000	0.0007900000
26	0.0004566480	0.0007020360	0.0008921880	0.0014838600	0.0005500000	0.0005500000	0.0005500000	0.0008400000
27	0.0004585320	0.0007031880	0.0008941800	0.0014858520	0.0005700000	0.0005700000	0.0005700000	0.0008900000
28	0.0004604280	0.0007044480	0.0008962800	0.0014879520	0.0006000000	0.0006000000	0.0006000000	0.0009500000
29	0.0004622160	0.0007057080	0.0008982720	0.0014899560	0.0006300000	0.0006300000	0.0006300000	0.0010100000
30	0.0004641000	0.0007069680	0.0009003720	0.0014920560	0.0006600000	0.0006600000	0.0006600000	0.0010700000
31	0.0004669320	0.0007095960	0.0009062520	0.0015158880	0.0007000000	0.0007000000	0.0007000000	0.0011500000
32	0.0004698720	0.0007123200	0.0009122400	0.0015403560	0.0007400000	0.0007400000	0.0007400000	0.0012300000
33	0.0004727160	0.0007149480	0.0009182280	0.0015650280	0.0007900000	0.0007900000	0.0007900000	0.0013300000
34	0.0004756560	0.0007176720	0.0009241080	0.0015900120	0.0008500000	0.0008500000	0.0008500000	0.0014600000
35	0.0004784880	0.0007203000	0.0009301920	0.0016155360	0.0009200000	0.0009200000	0.0009200000	0.0015900000
36	0.0004833120	0.0007383600	0.0009590760	0.0016774800	0.0009900000	0.0009900000	0.0009900000	0.0017200000
37	0.0004881480	0.0007569480	0.0009886800	0.0017417400	0.0010500000	0.0010500000	0.0010500000	0.0018300000
38	0.0004930800	0.0007759560	0.0010192320	0.0018085200	0.0011000000	0.0011000000	0.0011000000	0.0019400000
39	0.0004980120	0.0007954800	0.0010508400	0.0018779280	0.0011600000	0.0011600000	0.0011600000	0.0020394120
40	0.0005029560	0.0008155320	0.0010832880	0.0019499520	0.0011883960	0.0012300000	0.0012300000	0.0021016800

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Issue Age 18 to 80

Att'd Age	Male				Female			
	Face Amount: \$2,000,000 and higher				Face Amount: \$100,000 to \$249,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
41	0.0005301480	0.0008290800	0.0011372520	0.0020706000	0.0012104400	0.0013100000	0.0013100000	0.0021878880
42	0.0005588160	0.0008429400	0.0011939520	0.0021985920	0.0012329160	0.0014000000	0.0014000000	0.0022776600
43	0.0005891520	0.0008570160	0.0012533880	0.0023344680	0.0012558000	0.0014955120	0.0015100000	0.0023711160
44	0.0006210720	0.0008713920	0.0013158600	0.0024788400	0.0012791160	0.0015391920	0.0016400000	0.0024683400
45	0.0006547800	0.0008859960	0.0013814880	0.0026321400	0.0013028400	0.0015842400	0.0017900000	0.0025695600
46	0.0007067520	0.0009576000	0.0014776680	0.0028081200	0.0013441080	0.0016659360	0.0019584600	0.0028100160
47	0.0007629360	0.0010349880	0.0015806760	0.0029958600	0.0013866360	0.0017519280	0.0020563200	0.0030729360
48	0.0008235120	0.0011186760	0.0016907160	0.0031959960	0.0014305200	0.0018423360	0.0021590160	0.0033604200
49	0.0008889360	0.0012090720	0.0018085200	0.0034095600	0.0014757720	0.0019373520	0.0022668480	0.0036747960
50	0.0009595920	0.0013068360	0.0019345200	0.0036375120	0.0015223920	0.0020373120	0.0023800320	0.0040185600
51	0.0010517880	0.0014011200	0.0020865600	0.0039694200	0.0016305480	0.0021191160	0.0025282920	0.0043344000
52	0.0011526960	0.0015021360	0.0022507800	0.0043315680	0.0017463600	0.0022041600	0.0026857920	0.0046751280
53	0.0012633600	0.0016104960	0.0024277080	0.0047266800	0.0018703680	0.0022926720	0.0028531680	0.0050426280
54	0.0013847400	0.0017266200	0.0026187000	0.0051580200	0.0020031960	0.0023846520	0.0030309360	0.0054390000
55	0.0015177720	0.0018511560	0.0028246080	0.0056286360	0.0021454680	0.0024803160	0.0032199360	0.0058665600
56	0.0016867200	0.0020345880	0.0031156680	0.0061716960	0.0023045400	0.0027069000	0.0034557600	0.0064063680
57	0.0018744600	0.0022360800	0.0034367520	0.0067673520	0.0024754800	0.0029541720	0.0037089120	0.0069958320
58	0.0020829960	0.0024576360	0.0037909200	0.0074203560	0.0026591280	0.0032240280	0.0039805560	0.0076395960
59	0.0023148360	0.0027011280	0.0041815200	0.0081363480	0.0028563120	0.0035185560	0.0042721320	0.0083425680
60	0.0025725000	0.0029686680	0.0046125480	0.0089214360	0.0030682080	0.0038398560	0.0045850320	0.0091104360
61	0.0028891800	0.0033611520	0.0051435360	0.0099605160	0.0033482400	0.0041964360	0.0049555800	0.0098853360
62	0.0032449200	0.0038055120	0.0057357360	0.0111205560	0.0036538920	0.0045860880	0.0053560560	0.0107261760
63	0.0036444480	0.0043086720	0.0063960720	0.0124157280	0.0039873720	0.0050119680	0.0057888600	0.0116385120
64	0.0040931160	0.0048781920	0.0071325480	0.0138617880	0.0043513080	0.0054774360	0.0062566320	0.0126284520
65	0.0045971160	0.0055232160	0.0079536480	0.0154761600	0.0047486280	0.0059861520	0.0067621080	0.0137025000
66	0.0051965520	0.0062451960	0.0087591000	0.0168627960	0.0052648080	0.0065048520	0.0073711080	0.0149677560
67	0.0058742280	0.0070616760	0.0096460320	0.0183736320	0.0058370520	0.0070684920	0.0080350200	0.0163498680
68	0.0066403080	0.0079849320	0.0106227480	0.0200198280	0.0064715760	0.0076809600	0.0087586800	0.0178595520
69	0.0075063480	0.0090288480	0.0116984760	0.0218134320	0.0071750760	0.0083464560	0.0095475480	0.0195086880
70	0.0084851520	0.0102093600	0.0128830800	0.0237678000	0.0079550160	0.0090694800	0.0104076000	0.0213101760
71	0.0096173760	0.0115246920	0.0145245480	0.0266799720	0.0090080520	0.0102853800	0.0117966480	0.0240677880
72	0.0109005720	0.0130095000	0.0163749600	0.0299489400	0.0102005400	0.0116642400	0.0133710120	0.0271822920
73	0.0123551400	0.0146857200	0.0184614120	0.0336184800	0.0115508400	0.0132280080	0.0151554960	0.0306997920
74	0.0140036400	0.0165778200	0.0208135200	0.0377375280	0.0130799520	0.0150013560	0.0171781080	0.0346724760
75	0.0158723280	0.0187137360	0.0234652920	0.0423614160	0.0148116120	0.0170124120	0.0194707800	0.0391592280
76	0.0175159920	0.0211885800	0.0278012760	0.0488889480	0.0162488520	0.0184755960	0.0212125200	0.0450540360
77	0.0193298760	0.0239907120	0.0329385000	0.0564223800	0.0178255320	0.0200645520	0.0231099720	0.0518361960
78	0.0211971360	0.0263082120	0.0361203600	0.0618727800	0.0200778960	0.0225998280	0.0260300520	0.0583859880
79	0.0232179600	0.0288163080	0.0395638800	0.0677714040	0.0225912600	0.0254288880	0.0292885080	0.0643900000
80	0.0253954080	0.0315187800	0.0432743040	0.0741272160	0.0253752840	0.0285626160	0.0328978800	0.0704100000

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81	0.0277141320	0.0343966080	0.0472254600	0.0808953840	0.0284203200	0.0319901280	0.0368456280	0.0777770000
82	0.0301710600	0.0374459520	0.0514121160	0.0880669680	0.0317360280	0.0357223080	0.0411442800	0.0853500000
83	0.0328245360	0.0407392440	0.0559336920	0.0958122600	0.0353127360	0.0397482720	0.0457813080	0.0930900000
84	0.0357360000	0.0443527080	0.0608948880	0.1043105880	0.0391601160	0.0440789160	0.0507692520	0.1011500000
85	0.0389054280	0.0482863680	0.0662956680	0.1135619160	0.0432684960	0.0487033320	0.0560955840	0.1086000000
86	0.0423328440	0.0525402000	0.0721360440	0.1235662680	0.0476475360	0.0536324280	0.0617728080	0.1172100000
87	0.0460182360	0.0571142160	0.0784160280	0.1343236320	0.0522875880	0.0588553080	0.0677884200	0.1278900000
88	0.0499339680	0.0619741080	0.0850885080	0.1457533320	0.0571983120	0.0643828440	0.0741549480	0.1385800000
89	0.0540124560	0.0670360200	0.0920383560	0.1576581480	0.0623700360	0.0702041760	0.0808598520	0.1483600000
90	0.0582199440	0.0722580240	0.0992079960	0.1699394760	0.0678124320	0.0763301760	0.0879156600	0.1539200000
91	0.0625564200	0.0776401200	0.1065974400	0.1825973040	0.0735158280	0.0827499720	0.0953098440	0.1584800000
92	0.0670218840	0.0831822960	0.1142066880	0.1956316440	0.0794898960	0.0894744240	0.1030549440	0.1683300000
93	0.0716163360	0.0888845760	0.1220357280	0.2090424960	0.0857249760	0.0964926600	0.1111384320	0.1822700000
94	0.0763397760	0.0947469360	0.1300845720	0.2228298600	0.0922307160	0.1038155760	0.1195728120	0.2017000000
95	0.0811922160	0.1007693880	0.1383532080	0.2369937240	0.0989974560	0.1114322760	0.1283455800	0.2246200000
96	0.0861736320	0.1069519320	0.1468416600	0.2515340880	0.1060348680	0.1193536320	0.1374692640	0.2464500000
97	0.0912840360	0.1132945680	0.1555498920	0.2664509640	0.1133332800	0.1275687840	0.1469313120	0.2594000000
98	0.0965234280	0.1197972960	0.1644779400	0.2817443520	0.1209023640	0.1360886040	0.1567442880	0.2645900000
99	0.1018918200	0.1264601160	0.1736257680	0.2974142520	0.1287324600	0.1449022080	0.1668956280	0.2785700000
100	0.1135980240	0.1395460920	0.1887222240	0.3150937440	0.1419331560	0.1588633920	0.1817487360	0.2974800000
101	0.1266491400	0.1539861960	0.2051312760	0.3338241840	0.1564875120	0.1741697160	0.1979237040	0.3179200000
102	0.1411996680	0.1699205520	0.2229670800	0.3536680320	0.1725343080	0.1909507800	0.2155382040	0.3401300000
103	0.1574219040	0.1875037800	0.2423536560	0.3746914800	0.1902266160	0.2093486880	0.2347203120	0.3640400000
104	0.1755078840	0.2069065080	0.2634258720	0.3969646440	0.2097331560	0.2295192240	0.2556095760	0.3916300000
105	0.1956717240	0.2283170040	0.2863302840	0.4205618160	0.2312399640	0.2516331600	0.2783578920	0.4234400000
106	0.2181521760	0.2519430480	0.3112261800	0.4455616920	0.2549521680	0.2758777560	0.3031307400	0.4559900000
107	0.2432153640	0.2780138880	0.3382867440	0.4720476720	0.2810958960	0.3024582840	0.3301082640	0.4891000000
108	0.2711580240	0.3067825200	0.3677001600	0.5001080760	0.3099205080	0.3315998280	0.3594867000	0.5227700000
109	0.3023109840	0.3385281000	0.3996710280	0.5298365160	0.3417009000	0.3635491200	0.3914797200	0.5575600000
110	0.3370430520	0.3735586920	0.4344217080	0.5613321240	0.3767401680	0.3985767000	0.4263199920	0.5924300000
111	0.3757654440	0.4122142080	0.4721938920	0.5946999480	0.4153725000	0.4369791480	0.4642609200	0.6260500000
112	0.4189366080	0.4548697680	0.5132503080	0.6300513000	0.4579663200	0.4790816400	0.5055784560	0.6581500000
113	0.4670676240	0.5019392880	0.5578764960	0.6675040800	0.5049278760	0.5252406600	0.5505730920	0.6911200000
114	0.5207283600	0.5538795120	0.6063828480	0.7071831960	0.5567050440	0.5758470480	0.5995721040	0.7323400000
115	0.5805540960	0.6111944760	0.6591067440	0.7492210080	0.6137916360	0.6313293120	0.6529318440	0.7715900000
116	0.6472531200	0.6744403320	0.7164148920	0.7937577120	0.6767320920	0.6921572400	0.7110404040	0.8125400000
117	0.7216151040	0.7442308200	0.7787058840	0.8409418560	0.7461267000	0.7588458600	0.7743204120	0.8560400000
118	0.8045204280	0.8212431600	0.8464129560	0.8909308080	0.8226372720	0.8319598800	0.8432321160	0.8966800000
119	0.8969506200	0.9062246760	0.9200070360	0.9438913080	0.9069935400	0.9121183440	0.9182767080	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
0								
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18	0.0004300000	0.0004300000	0.0004300000	0.0005100000	0.0004300000	0.0004300000	0.0004300000	0.0005100000
19	0.0004500000	0.0004500000	0.0004500000	0.0005600000	0.0004500000	0.0004500000	0.0004500000	0.0005600000
20	0.0004500000	0.0004500000	0.0004500000	0.0005900000	0.0004500000	0.0004500000	0.0004500000	0.0005900000
21	0.0004700000	0.0004700000	0.0004700000	0.0006300000	0.0004700000	0.0004700000	0.0004700000	0.0006300000
22	0.0004800000	0.0004800000	0.0004800000	0.0006600000	0.0004800000	0.0004800000	0.0004800000	0.0006600000
23	0.0004800000	0.0004800000	0.0004800000	0.0006900000	0.0004800000	0.0004800000	0.0004800000	0.0006900000
24	0.0005000000	0.0005000000	0.0005000000	0.0007300000	0.0005000000	0.0005000000	0.0005000000	0.0007300000
25	0.0005100000	0.0005100000	0.0005100000	0.0007900000	0.0005100000	0.0005100000	0.0005100000	0.0007900000
26	0.0005500000	0.0005500000	0.0005500000	0.0008400000	0.0005166000	0.0005500000	0.0005500000	0.0008400000
27	0.0005700000	0.0005700000	0.0005700000	0.0008900000	0.0005171280	0.0005700000	0.0005700000	0.0008900000
28	0.0006000000	0.0006000000	0.0006000000	0.0009500000	0.0005176560	0.0006000000	0.0006000000	0.0009500000
29	0.0006300000	0.0006300000	0.0006300000	0.0010100000	0.0005181720	0.0006300000	0.0006300000	0.0010100000
30	0.0006600000	0.0006600000	0.0006600000	0.0010700000	0.0005187000	0.0006600000	0.0006600000	0.0010700000
31	0.0006881760	0.0007000000	0.0007000000	0.0011500000	0.0005201760	0.0007000000	0.0007000000	0.0011500000
32	0.0006895320	0.0007400000	0.0007400000	0.0012300000	0.0005216400	0.0007400000	0.0007400000	0.0012300000
33	0.0006909000	0.0007900000	0.0007900000	0.0013300000	0.0005231160	0.0007562160	0.0007900000	0.0013200600
34	0.0006922680	0.0008500000	0.0008500000	0.0013836960	0.0005245800	0.0007666080	0.0008500000	0.0013483080
35	0.0006938400	0.0009200000	0.0009200000	0.0014033280	0.0005260560	0.0007770000	0.0009200000	0.0013771800
36	0.0007135800	0.0009408000	0.0009900000	0.0014538360	0.0005496720	0.0007900200	0.0009900000	0.0014269560
37	0.0007338480	0.0009549720	0.0010500000	0.0015061200	0.0005743560	0.0008032560	0.0010109400	0.0014786160
38	0.0007546320	0.0009693600	0.0011000000	0.0015603000	0.0006000720	0.0008166960	0.0010305720	0.0015320520
39	0.0007760520	0.0009839520	0.0011600000	0.0016163760	0.0006270600	0.0008303400	0.0010506360	0.0015874920
40	0.0007981080	0.0009986520	0.0012209400	0.0016744320	0.0006552000	0.0008442000	0.0010710000	0.0016449360

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
41	0.0008245680	0.0010322520	0.0012760680	0.0017578080	0.0006658080	0.0008691960	0.0011277000	0.0017257800
42	0.0008519760	0.0010669080	0.0013336080	0.0018452760	0.0006765120	0.0008948160	0.0011873400	0.0018106200
43	0.0008803200	0.0011027160	0.0013938720	0.0019371480	0.0006874320	0.0009212760	0.0012502320	0.0018996600
44	0.0009095160	0.0011397720	0.0014567760	0.0020335320	0.0006985680	0.0009484680	0.0013163880	0.0019930080
45	0.0009397560	0.0011781000	0.0015225000	0.0021348600	0.0007098000	0.0009765000	0.0013860000	0.0020909760
46	0.0009847920	0.0012280800	0.0015861360	0.0022990800	0.0007556880	0.0010215480	0.0014403960	0.0022454280
47	0.0010319400	0.0012801600	0.0016524960	0.0024759000	0.0008045160	0.0010685880	0.0014968800	0.0024113280
48	0.0010813920	0.0013344480	0.0017215800	0.0026663760	0.0008564880	0.0011178360	0.0015555720	0.0025895160
49	0.0011332680	0.0013910400	0.0017935080	0.0028714320	0.0009118200	0.0011693880	0.0016165800	0.0027808200
50	0.0011875560	0.0014500560	0.0018684720	0.0030922560	0.0009707280	0.0012232560	0.0016800000	0.0029862000
51	0.0012287160	0.0015306960	0.0019918560	0.0033839400	0.0010340400	0.0012981120	0.0017897280	0.0031784520
52	0.0012713400	0.0016157400	0.0021233160	0.0037031400	0.0011014560	0.0013776000	0.0019065960	0.0033829920
53	0.0013154400	0.0017056200	0.0022633800	0.0040524720	0.0011733720	0.0014619120	0.0020310120	0.0036007680
54	0.0013610160	0.0018004320	0.0024127920	0.0044347800	0.0012499200	0.0015513720	0.0021636360	0.0038325000
55	0.0014081520	0.0019005000	0.0025720800	0.0048531000	0.0013314000	0.0016464000	0.0023049600	0.0040792560
56	0.0015282720	0.0020353200	0.0027679080	0.0052353000	0.0014366160	0.0017953920	0.0025082400	0.0045342120
57	0.0016586880	0.0021798000	0.0029785320	0.0056476320	0.0015502200	0.0019578360	0.0027295800	0.0050400000
58	0.0018002280	0.0023344680	0.0032052360	0.0060924120	0.0016727520	0.0021350760	0.0029703480	0.0056021760
59	0.0019538400	0.0025000560	0.0034492560	0.0065722680	0.0018050520	0.0023281680	0.0032323200	0.0062270280
60	0.0021204720	0.0026775000	0.0037117560	0.0070898160	0.0019477560	0.0025389000	0.0035175000	0.0069216000
61	0.0023292120	0.0029087160	0.0040399800	0.0077640120	0.0021479880	0.0027610800	0.0038444760	0.0075786960
62	0.0025585320	0.0031597680	0.0043972920	0.0085022760	0.0023689080	0.0030026880	0.0042019920	0.0082981560
63	0.0028103280	0.0034325520	0.0047861160	0.0093107760	0.0026124000	0.0032653920	0.0045925920	0.0090858600
64	0.0030870000	0.0037289760	0.0052093680	0.0101961360	0.0028810920	0.0035512080	0.0050196360	0.0099483360
65	0.0033907680	0.0040509000	0.0056700000	0.0111657000	0.0031773000	0.0038619000	0.0054862560	0.0108927000
66	0.0037195200	0.0044841360	0.0061927920	0.0122721960	0.0034702560	0.0042917760	0.0060050520	0.0119796600
67	0.0040801920	0.0049636680	0.0067637880	0.0134883000	0.0037901880	0.0047694120	0.0065728920	0.0131750880
68	0.0044758320	0.0054945480	0.0073874880	0.0148249560	0.0041396280	0.0053001960	0.0071944920	0.0144897960
69	0.0049098000	0.0060821280	0.0080686200	0.0162940080	0.0045213000	0.0058901880	0.0078748920	0.0159356400
70	0.0053857680	0.0067326000	0.0088126560	0.0179086920	0.0049381560	0.0065457000	0.0086195520	0.0175255560
71	0.0060714120	0.0076771800	0.0098960400	0.0199481160	0.0056320920	0.0074726400	0.0096739680	0.0195412320
72	0.0068444280	0.0087542760	0.0111125760	0.0222197880	0.0064234800	0.0085308360	0.0108573120	0.0217887600
73	0.0077158200	0.0099825600	0.0124786200	0.0247500720	0.0073261680	0.0097388520	0.0121854600	0.0242949000
74	0.0086980920	0.0113830560	0.0140126760	0.0275684880	0.0083556960	0.0111179280	0.0136760400	0.0270891600
75	0.0098054280	0.0129801000	0.0157353000	0.0307078800	0.0095298000	0.0126922920	0.0153489000	0.0302048280
76	0.0111252720	0.0143785920	0.0172999080	0.0359039160	0.0108277080	0.0140705280	0.0168710880	0.0352767480
77	0.0126227880	0.0159278760	0.0190201200	0.0419792160	0.0123023280	0.0155983800	0.0185442600	0.0412004280
78	0.0142177440	0.0179404440	0.0214234200	0.0472835280	0.0138567960	0.0175693200	0.0208874400	0.0464063400
79	0.0159975360	0.0201862440	0.0241052160	0.0532025040	0.0155913960	0.0197686680	0.0235021320	0.0522155040
80	0.0179689920	0.0226738920	0.0270758280	0.0597589080	0.0175128000	0.0222048480	0.0263984160	0.0586502760

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81	0.0201252600	0.0253947600	0.0303249240	0.0669299760	0.0196143360	0.0248694360	0.0295662240	0.0656883120
82	0.0224732160	0.0283574880	0.0338628240	0.0747384720	0.0219026760	0.0277708680	0.0330156240	0.0733519560
83	0.0250059840	0.0315534240	0.0376792320	0.0831616320	0.0243711480	0.0309006960	0.0367365360	0.0816188520
84	0.0277304280	0.0349912200	0.0417844440	0.0922222200	0.0270264240	0.0342673800	0.0407390400	0.0905113440
85	0.0306396840	0.0386622240	0.0461681400	0.1018974720	0.0298618320	0.0378624480	0.0450130800	0.1000071000
86	0.0337406280	0.0425750880	0.0508406520	0.1122101520	0.0328840320	0.0416943720	0.0495686880	0.1101284640
87	0.0370263840	0.0467211720	0.0557916600	0.1231374960	0.0360863760	0.0457546800	0.0543958320	0.1208530920
88	0.0405038040	0.0511091160	0.0610314840	0.1347022680	0.0394755240	0.0500518560	0.0595045440	0.1322033160
89	0.0441660600	0.0557302680	0.0665497920	0.1468817040	0.0430447920	0.0545774160	0.0648847920	0.1441568040
90	0.0480199800	0.0605932800	0.0723569160	0.1539200000	0.0468008760	0.0593398200	0.0705466320	0.1539200000
91	0.0520587240	0.0656895120	0.0784425240	0.1584800000	0.0507370800	0.0643306320	0.0764799840	0.1584800000
92	0.0562891320	0.0710275920	0.0848169480	0.1683300000	0.0548601000	0.0695582880	0.0826949280	0.1683300000
93	0.0607043760	0.0765988920	0.0914698560	0.1822700000	0.0591632400	0.0750143400	0.0891813960	0.1822700000
94	0.0653112720	0.0824120400	0.0984115920	0.2017000000	0.0636531960	0.0807072360	0.0959494440	0.2017000000
95	0.0701030040	0.0884584200	0.1056318000	0.2246200000	0.0683232720	0.0866285280	0.1029890280	0.2246200000
96	0.0750864000	0.0947466360	0.1131408360	0.2464500000	0.0731801520	0.0927866760	0.1103101920	0.2450799720
97	0.0802546320	0.1012680840	0.1209283560	0.2594000000	0.0782171640	0.0991732200	0.1179028800	0.2594000000
98	0.0856145160	0.1080313800	0.1290046920	0.2645900000	0.0834409920	0.1057966080	0.1257771480	0.2645900000
99	0.0911592360	0.1150278960	0.1373595120	0.2785700000	0.0888449400	0.1126483920	0.1339229400	0.2785700000
100	0.1021724880	0.1275048960	0.1509777960	0.2974800000	0.0997006080	0.1249916280	0.1473782280	0.2974800000
101	0.1145162880	0.1413352560	0.1659462480	0.3179200000	0.1118826960	0.1386873600	0.1621853640	0.3179200000
102	0.1283513880	0.1566657840	0.1823987160	0.3401300000	0.1255532640	0.1538837760	0.1784801760	0.3401300000
103	0.1438579560	0.1736592120	0.2004823440	0.3640400000	0.1408942080	0.1707453120	0.1964121360	0.3640400000
104	0.1612379160	0.1924959000	0.2203588320	0.3916300000	0.1581096000	0.1894544160	0.2161457280	0.3916300000
105	0.1807176120	0.2133757800	0.2422059480	0.4234400000	0.1774284840	0.2102135520	0.2378619600	0.4206900840
106	0.2025507120	0.2365205040	0.2662190640	0.4512873480	0.1991078880	0.2332473120	0.2617600320	0.4456885200
107	0.2270215440	0.2621757120	0.2926129200	0.4776778200	0.2234362080	0.2588049600	0.2880591360	0.4721724360
108	0.2544487800	0.2906137200	0.3216235560	0.5056115640	0.2507371440	0.2871630480	0.3170005320	0.5002300920
109	0.2851896000	0.3221363760	0.3535104000	0.5351788080	0.2813738880	0.3186284160	0.3488496840	0.5299550040
110	0.3196443120	0.3570782640	0.3885586080	0.5664751080	0.3157540200	0.3535415520	0.3838987200	0.5614462440
111	0.3582616200	0.3958102920	0.4270816200	0.5996015520	0.3543349560	0.3922802280	0.4224691440	0.5948087640
112	0.4015444080	0.4387435440	0.4694239320	0.6346651680	0.3976299720	0.4352636160	0.4649147520	0.6301537800
113	0.4500563400	0.4863337320	0.5159642040	0.6717792480	0.4462150560	0.4829568480	0.5116248840	0.6675990720
114	0.5044291680	0.5390859960	0.5671186440	0.7110636840	0.5007366000	0.5358759600	0.5630280000	0.7072694640
115	0.5653709520	0.5975602680	0.6233446920	0.7526454000	0.5619199440	0.5945936040	0.6195956040	0.7492971600
116	0.6336753240	0.6623771880	0.6851451960	0.7966587480	0.6305790720	0.6597451200	0.6818465760	0.7938222600
117	0.7102317720	0.7342247640	0.7530728040	0.8432459160	0.7076274480	0.7320354960	0.7503519240	0.8409931440
118	0.7960372560	0.8138655840	0.8277349800	0.8925574200	0.7940900880	0.8122469520	0.8257400160	0.8909670360
119	0.8922092040	0.9021449880	0.9097994160	0.9391100000	0.8911173240	0.9012474360	0.9087023760	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
0								
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18	0.0003806280	0.0004300000	0.0004300000	0.0005100000	0.0003730680	0.0004300000	0.0004300000	0.0005100000
19	0.0003806280	0.0004500000	0.0004500000	0.0005600000	0.0003730680	0.0004500000	0.0004500000	0.0005600000
20	0.0003806280	0.0004500000	0.0004500000	0.0005900000	0.0003730680	0.0004500000	0.0004500000	0.0005900000
21	0.0003817800	0.0004700000	0.0004700000	0.0006300000	0.0003741120	0.0004700000	0.0004700000	0.0006300000
22	0.0003829320	0.0004800000	0.0004800000	0.0006600000	0.0003752760	0.0004800000	0.0004800000	0.0006600000
23	0.0003840960	0.0004800000	0.0004800000	0.0006900000	0.0003764280	0.0004800000	0.0004800000	0.0006900000
24	0.0003852480	0.0005000000	0.0005000000	0.0007300000	0.0003775800	0.0005000000	0.0005000000	0.0007300000
25	0.0003864000	0.0005100000	0.0005100000	0.0007900000	0.0003786360	0.0005100000	0.0005100000	0.0007900000
26	0.0003873480	0.0005500000	0.0005500000	0.0008400000	0.0003795720	0.0005500000	0.0005500000	0.0008400000
27	0.0003882960	0.0005700000	0.0005700000	0.0008900000	0.0003805200	0.0005700000	0.0005700000	0.0008900000
28	0.0003892320	0.0006000000	0.0006000000	0.0009500000	0.0003814680	0.0005943000	0.0006000000	0.0009500000
29	0.0003901800	0.0006138360	0.0006300000	0.0010100000	0.0003824160	0.0006015480	0.0006300000	0.0010100000
30	0.0003911280	0.0006213960	0.0006600000	0.0010700000	0.0003833520	0.0006090000	0.0006600000	0.0010700000
31	0.0003937560	0.0006239160	0.0007000000	0.0011500000	0.0003858720	0.0006114120	0.0007000000	0.0011500000
32	0.0003963720	0.0006264360	0.0007400000	0.0012273480	0.0003885000	0.0006139320	0.0007400000	0.0012027720
33	0.0003990000	0.0006290520	0.0007900000	0.0012635760	0.0003910200	0.0006164520	0.0007900000	0.0012382680
34	0.0004016280	0.0006315720	0.0008500000	0.0013008480	0.0003936480	0.0006189720	0.0008386320	0.0012748080
35	0.0004042560	0.0006342000	0.0008568000	0.0013393800	0.0003961680	0.0006214920	0.0008396880	0.0013126080
36	0.0004163280	0.0006455400	0.0008725560	0.0013815960	0.0004080360	0.0006326280	0.0008551200	0.0013539720
37	0.0004287120	0.0006570960	0.0008886120	0.0014251680	0.0004201080	0.0006439680	0.0008708760	0.0013967160
38	0.0004415280	0.0006688560	0.0009049920	0.0014701080	0.0004327080	0.0006555120	0.0008869320	0.0014407080
39	0.0004547520	0.0006808200	0.0009216960	0.0015164160	0.0004456200	0.0006671760	0.0009032160	0.0014860680
40	0.0004683000	0.0006930000	0.0009387000	0.0015640800	0.0004589520	0.0006791400	0.0009199080	0.0015327960

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
41	0.0004948680	0.0007205160	0.0009828000	0.0016491360	0.0004849920	0.0007061280	0.0009631680	0.0016161600
42	0.0005230080	0.0007491720	0.0010290000	0.0017388000	0.0005125080	0.0007341600	0.0010084200	0.0017040480
43	0.0005528280	0.0007789920	0.0010774080	0.0018333000	0.0005418000	0.0007634520	0.0010558800	0.0017966520
44	0.0005842200	0.0008098680	0.0011280120	0.0019329480	0.0005725680	0.0007936920	0.0011054400	0.0018943080
45	0.0006174000	0.0008421000	0.0011810400	0.0020380560	0.0006050160	0.0008253000	0.0011574120	0.0019973160
46	0.0006547800	0.0008781120	0.0012417360	0.0021648960	0.0006416520	0.0008605800	0.0012168480	0.0021216360
47	0.0006944760	0.0009157080	0.0013054680	0.0022996080	0.0006806160	0.0008974320	0.0012793200	0.00225536120
48	0.0007365720	0.0009549720	0.0013725600	0.0024427200	0.0007218720	0.0009358680	0.0013451520	0.0023938920
49	0.0007810920	0.0009958200	0.0014431200	0.0025947600	0.0007654560	0.0009758760	0.0014142480	0.0025428960
50	0.0008284560	0.0010384560	0.0015172560	0.0027562560	0.0008118600	0.0010176600	0.0014869080	0.0027011280
51	0.0008955480	0.0011052360	0.0016271880	0.0029299200	0.0008775960	0.0010830720	0.0015946320	0.0028713360
52	0.0009679920	0.0011763120	0.0017451000	0.0031145160	0.0009486720	0.0011527920	0.0017102400	0.0030522480
53	0.0010464360	0.0012519120	0.0018715200	0.0033107520	0.0010255320	0.0012269280	0.0018341400	0.0032445000
54	0.0011311680	0.0013323480	0.0020070720	0.0035193960	0.0011085960	0.0013056720	0.0019669680	0.0034490400
55	0.0012227280	0.0014180280	0.0021525000	0.0037411560	0.0011982600	0.0013896720	0.0021094560	0.0036662880
56	0.0013280400	0.0015447600	0.0023262720	0.0041782680	0.0013014720	0.0015138960	0.0022797600	0.0040946880
57	0.0014424960	0.0016827360	0.0025141200	0.0046665120	0.0014136120	0.0016490280	0.0024638280	0.0045731760
58	0.0015667080	0.0018330960	0.0027170880	0.0052117800	0.0015354120	0.0017964480	0.0026626920	0.0051075120
59	0.0017016360	0.0019968960	0.0029365320	0.0058207800	0.0016676160	0.0019569960	0.0028778400	0.0057043320
60	0.0018483120	0.0021753960	0.0031736280	0.0065007600	0.0018113520	0.0021319200	0.0031102080	0.0063707760
61	0.0020350080	0.0023886480	0.0034594320	0.0071783280	0.0019942680	0.0023408760	0.0033902400	0.0070347960
62	0.0022404960	0.0026227920	0.0037710720	0.0079265520	0.0021956520	0.0025702920	0.0036956880	0.0077680080
63	0.0024668760	0.0028799400	0.0041107560	0.0087528000	0.0024175200	0.0028222920	0.0040285320	0.0085777680
64	0.0027160320	0.0031622880	0.0044809800	0.0096651480	0.0026617560	0.0030990720	0.0043913160	0.0094718400
65	0.0029904000	0.0034723560	0.0048846000	0.0106725120	0.0029305560	0.0034029480	0.0047869560	0.0104590560
66	0.0032777880	0.0038717760	0.0054139080	0.0114818520	0.0032122680	0.0037943880	0.0053056560	0.0112522200
67	0.0035926800	0.0043171800	0.0060005400	0.0123526200	0.0035208600	0.0042308760	0.0058805280	0.0121055520
68	0.0039379200	0.0048138360	0.0066507000	0.0132894360	0.0038591760	0.0047175480	0.0065176680	0.0130236720
69	0.0043163400	0.0053676000	0.0073713120	0.0142972200	0.0042300360	0.0052602960	0.0072238920	0.0140113080
70	0.0047310960	0.0059850000	0.0081700560	0.0153814560	0.0046364880	0.0058653000	0.0080066760	0.0150738000
71	0.0053975280	0.0068792880	0.0091423560	0.0174397680	0.0052895880	0.0067417320	0.0089595480	0.0170909520
72	0.0061579320	0.0079072320	0.0102303600	0.0197733960	0.0060347760	0.0077491080	0.0100257120	0.0193779600
73	0.0070255560	0.0090886920	0.0114477360	0.0224193960	0.0068850600	0.0089069400	0.0112187280	0.0219710400
74	0.0080152800	0.0104467680	0.0128101080	0.0254194560	0.0078549480	0.0102378120	0.0125539080	0.0249110400
75	0.0091444560	0.0120078000	0.0143346000	0.0288209280	0.0089615400	0.0117676680	0.0140479560	0.0282444720
76	0.0104427720	0.0133926480	0.0158690760	0.0337093080	0.0102339360	0.0131247960	0.0155516520	0.0330351000
77	0.0119253720	0.0149371920	0.0175677600	0.0394268760	0.0116869200	0.0146384760	0.0172164360	0.0386383200
78	0.0134322120	0.0168246000	0.0197875440	0.0444086880	0.0131636280	0.0164881200	0.0193918200	0.0435204960
79	0.0151136640	0.0189307080	0.0222645600	0.0499677840	0.0148114560	0.0185521200	0.0218193000	0.0489684120
80	0.0169761960	0.0212636280	0.0250083360	0.0561255600	0.0166367520	0.0208383840	0.0245082000	0.0550030320

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 18 to 80

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81	0.0190133400	0.0238152720	0.0280093320	0.0628606320	0.0186331560	0.0233389920	0.0274491840	0.0616033920
82	0.0212315640	0.0265937160	0.0312770880	0.0701943720	0.0208070280	0.0260618760	0.0306516000	0.0687904560
83	0.0236244000	0.0295908720	0.0348020760	0.0781053960	0.0231520200	0.0289990920	0.0341060880	0.0765432720
84	0.0261983160	0.0328148520	0.0385938120	0.0866151000	0.0256744680	0.0321585960	0.0378219960	0.0848827800
85	0.0289468440	0.0362575320	0.0426427800	0.0957021000	0.0283680360	0.0355324200	0.0417899880	0.0937880280
86	0.0318764520	0.0399270240	0.0469585080	0.1053877680	0.0312390600	0.0391285320	0.0460194000	0.1032799800
87	0.0349806720	0.0438152280	0.0515314560	0.1156507320	0.0342812160	0.0429389880	0.0505009080	0.1133376720
88	0.0382659720	0.0479302560	0.0563711640	0.1265123640	0.0375008160	0.0469717080	0.0552438240	0.1239820680
89	0.0417258840	0.0522639840	0.0614681040	0.1379512800	0.0408915480	0.0512187720	0.0602388360	0.1351922160
90	0.0453668640	0.0568245240	0.0668318040	0.1499888760	0.0444597360	0.0556881120	0.0654952560	0.1469890560
91	0.0491824680	0.0616037760	0.0724527240	0.1584800000	0.0481990440	0.0603717840	0.0710037720	0.1584800000
92	0.0531791520	0.0666098400	0.0783403920	0.1683300000	0.0521158080	0.0652777320	0.0767736960	0.1683300000
93	0.0573504480	0.0718346280	0.0844853040	0.1822700000	0.0562036920	0.0703980240	0.0827957160	0.1822700000
94	0.0617028240	0.0772862160	0.0908969640	0.2017000000	0.0604690320	0.0757405920	0.0890791560	0.1999176840
95	0.0662298120	0.0829565160	0.0975658560	0.2189645160	0.0649055040	0.0812974920	0.0956146800	0.2145851640
96	0.0709378680	0.0888536280	0.1045014960	0.2345300040	0.0695194320	0.0870766680	0.1024116120	0.2298393360
97	0.0758205480	0.0949694520	0.1116943680	0.2506727880	0.0743044800	0.0930701880	0.1094606400	0.2456592600
98	0.0808843080	0.1013120880	0.1191540000	0.2645900000	0.0792669840	0.0992859840	0.1167710880	0.2620658760
99	0.0861226800	0.1078734360	0.1268708520	0.2785700000	0.0844006080	0.1057161120	0.1243336200	0.2785700000
100	0.0967890480	0.1199406000	0.1399777200	0.2974800000	0.0949449720	0.1176550680	0.1373103960	0.2965245720
101	0.1087764600	0.1333576440	0.1544386440	0.3179200000	0.1068066720	0.1309423440	0.1516415640	0.3151067040
102	0.1222485120	0.1482755640	0.1703935080	0.3401300000	0.1201502760	0.1457302080	0.1674684720	0.3348533280
103	0.1373891040	0.1648622760	0.1879966440	0.3617049000	0.1351609320	0.1621881240	0.1849472640	0.3558373920
104	0.1544048640	0.1833044400	0.2074183320	0.3840020520	0.1520469000	0.1805046960	0.2042503080	0.3781364520
105	0.1735280400	0.2038096080	0.2288464560	0.4076737080	0.1710424680	0.2008898400	0.2255680320	0.4018329240
106	0.1950196440	0.2266085880	0.2524882920	0.4328045880	0.1924112040	0.2235771720	0.2491107000	0.4270143600
107	0.2191729920	0.2519579400	0.2785725360	0.4594846560	0.2164495920	0.2488266600	0.2751105360	0.4537738320
108	0.2463177600	0.2801429760	0.3073515120	0.4878093960	0.2434911480	0.2769276960	0.3038239800	0.4822102200
109	0.2768244360	0.3114809040	0.3391036080	0.5178802080	0.2739110640	0.3082022880	0.3355342680	0.5124286200
110	0.3111093840	0.3463244160	0.3741359640	0.5498047200	0.3081314160	0.3430088400	0.3705541680	0.5445406920
111	0.3496405560	0.3850656720	0.4127874840	0.5836972200	0.3466269960	0.3817462560	0.4092291240	0.5786651160
112	0.3929438400	0.4281406680	0.4554320280	0.6196789920	0.3899319120	0.4248584400	0.4519406040	0.6149280000
113	0.4416102840	0.4760342280	0.5024821320	0.6578788560	0.4386470160	0.4728394680	0.4991099160	0.6534633600
114	0.4963041000	0.5292853440	0.5543929200	0.6984335280	0.4934482200	0.5262391920	0.5512023000	0.6944135760
115	0.5577717960	0.5884933440	0.6116665440	0.7414881840	0.5550958560	0.5856695640	0.6087316080	0.7379300040
116	0.6268523280	0.6543245880	0.6748570440	0.7871969160	0.6244452840	0.6518116680	0.6722652840	0.7841734560
117	0.7044885360	0.7275199920	0.7445756640	0.8357233560	0.7024587000	0.7254234600	0.7424299920	0.8333148120
118	0.7917400560	0.8089033200	0.8214968280	0.8872411800	0.7902185040	0.8073485400	0.8199178440	0.8855356800
119	0.8897977680	0.8993905320	0.9063646200	0.9391100000	0.8889423480	0.8985257520	0.9054931440	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81	0.0363136200	0.0469043520	0.0558181680	0.0960278520	0.0302675040	0.0385479840	0.0514090560	0.0869911920
82	0.0401259120	0.0515731560	0.0613742520	0.1055863680	0.0334450440	0.0423850200	0.0565262640	0.0956502000
83	0.0443097240	0.0566700000	0.0674397120	0.1160211960	0.0369322680	0.0465738120	0.0621126000	0.1051030680
84	0.0489634800	0.0623134560	0.0741556680	0.1275751200	0.0408111960	0.0512118480	0.0682980600	0.1155697080
85	0.0541056600	0.0685184520	0.0815398800	0.1402786920	0.0450972120	0.0563113800	0.0750989880	0.1270778160
86	0.0597552360	0.0753002040	0.0896104440	0.1541630400	0.0498061440	0.0618849120	0.0825320640	0.1396555800
87	0.0659317320	0.0826742040	0.0983858280	0.1692599280	0.0549542760	0.0679451760	0.0906142680	0.1533317880
88	0.0726150480	0.0906061080	0.1078251240	0.1854990120	0.0605248320	0.0744639480	0.0993079440	0.1680426840
89	0.0797242800	0.0989866800	0.1177983720	0.2026566720	0.0664503960	0.0813514680	0.1084933920	0.1835857320
90	0.0872236920	0.1077645720	0.1282444200	0.2204200000	0.0727011720	0.0885654960	0.1181143080	0.1998656400
91	0.0951263040	0.1169492520	0.1391745960	0.2347800000	0.0792880200	0.0961138680	0.1281810960	0.2169000360
92	0.1034454480	0.1265504160	0.1506003840	0.2495200000	0.0862220520	0.1040045160	0.1387043640	0.2347068360
93	0.1121948400	0.1365778920	0.1625335200	0.2647600000	0.0935146920	0.1122455160	0.1496948880	0.2533043160
94	0.1213885560	0.1470417240	0.1749859200	0.2810200000	0.1011776760	0.1208451360	0.1611636600	0.2727110520
95	0.1310410080	0.1579521000	0.1879697280	0.2973900000	0.1092230280	0.1298117520	0.1731218760	0.2929460040
96	0.1411670400	0.1693194360	0.2014973400	0.3129300000	0.1176630960	0.1391539080	0.1855809360	0.3129300000
97	0.1517818320	0.1811542920	0.2155813320	0.3293100000	0.1265105520	0.1488802920	0.1985524200	0.3293100000
98	0.1629009960	0.1934674560	0.2302345200	0.3466000000	0.1357784160	0.1589997840	0.2120481360	0.3466000000
99	0.1745405520	0.2062698960	0.2454699600	0.3648500000	0.1454800080	0.1695213720	0.2260801320	0.3648500000
100	0.1896690720	0.2223728520	0.2624496840	0.3819200000	0.1594666320	0.1844709720	0.2426676000	0.3819200000
101	0.2061088800	0.2397329160	0.2806039320	0.3965100000	0.1747979520	0.2007389520	0.2604720960	0.3965100000
102	0.2239736160	0.2584482480	0.3000139560	0.4118500000	0.1916032320	0.2184415440	0.2795829120	0.4118500000
103	0.2433868080	0.2786246280	0.3207666000	0.4279600000	0.2100242040	0.2377052880	0.3000958800	0.4279600000
104	0.2644826640	0.3003761280	0.3429547680	0.4463300000	0.2302161840	0.2586678360	0.3221138760	0.4463300000
105	0.2874070320	0.3238257120	0.3666777360	0.4682000000	0.2523494520	0.2814790200	0.3457473480	0.4682000000
106	0.3123183960	0.3491059440	0.3920416800	0.4914200000	0.2766106320	0.3063018600	0.3711147840	0.4914200000
107	0.3393889800	0.3763597320	0.4191600960	0.5160700000	0.3032043240	0.3333137520	0.3983434440	0.5160700000
108	0.3688059480	0.4057411560	0.4481543640	0.5422100000	0.3323547480	0.3627077400	0.4275698520	0.5422100000
109	0.4007726520	0.4374163080	0.4791542280	0.5699400000	0.3643077480	0.3946939080	0.4589406120	0.5699400000
110	0.4355101320	0.4715642640	0.5122984320	0.5993000000	0.3993327360	0.4295008440	0.4926130320	0.5993000000
111	0.4732585080	0.5083780560	0.5477352960	0.6304100000	0.4377250680	0.4673773080	0.5287560000	0.6304100000
112	0.5142787800	0.5480658000	0.5856234000	0.6633500000	0.4798084920	0.5085939840	0.5675507760	0.6633500000
113	0.5588545320	0.5908518720	0.6261323160	0.6981900000	0.5259378600	0.5534454360	0.6091919160	0.6981900000
114	0.6072939480	0.6369781440	0.6694433280	0.7350300000	0.5765021640	0.6022522200	0.6538882560	0.7350300000
115	0.6599319120	0.6867053640	0.7157502600	0.7739500000	0.6319277880	0.6553631400	0.7018639680	0.7739500000
116	0.7171323360	0.7403146680	0.7652603400	0.8150200000	0.6926820960	0.7131577560	0.7533596520	0.8150200000
117	0.7792906680	0.7981091040	0.8181951600	0.8583200000	0.7592773920	0.7760491080	0.8086335720	0.8583200000
118	0.8468366640	0.8604153960	0.8747916000	0.9039200000	0.8322752520	0.8444866800	0.8679629280	0.9039200000
119	0.9202372800	0.9275857920	0.9353029440	0.9517400000	0.9122912040	0.9189595560	0.9316452840	0.9517400000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81	0.0297132000	0.0375491280	0.0501362160	0.0850116960	0.0282797280	0.0350985840	0.0481892400	0.0825462480
82	0.0328325520	0.0412867320	0.0551267280	0.0934736760	0.0312485880	0.0385922640	0.0529859400	0.0907628160
83	0.0362559120	0.0453669960	0.0605747520	0.1027114320	0.0345067920	0.0424062360	0.0582224040	0.0997326600
84	0.0400638000	0.0498848520	0.0666070560	0.1129399080	0.0381309720	0.0466292400	0.0640204560	0.1096644960
85	0.0442713240	0.0548522400	0.0732396000	0.1241861400	0.0421355160	0.0512724480	0.0703954320	0.1205845800
86	0.0488940240	0.0602813400	0.0804886320	0.1364777040	0.0465351960	0.0563472480	0.0773629560	0.1325196720
87	0.0539478720	0.0661845840	0.0883707360	0.1498427040	0.0513452280	0.0618652200	0.0849389640	0.1454970720
88	0.0594164160	0.0725344440	0.0968491680	0.1642188600	0.0565499520	0.0678006720	0.0930881520	0.1594563000
89	0.0652334640	0.0792434880	0.1058071920	0.1794082200	0.0620863560	0.0740718720	0.1016983080	0.1742051520
90	0.0713697720	0.0862705920	0.1151899080	0.1953176760	0.0679266240	0.0806403720	0.1107166440	0.1896532200
91	0.0778359840	0.0936233640	0.1250074440	0.2119644480	0.0740808960	0.0875132880	0.1201529400	0.2058172080
92	0.0846430320	0.1013095440	0.1352701560	0.2293660560	0.0805595400	0.0946978440	0.1300171080	0.2227141440
93	0.0918021240	0.1093370160	0.1459885680	0.2475403440	0.0873732480	0.1022014200	0.1403192880	0.2403613560
94	0.0993247680	0.1177137960	0.1571733840	0.2665054800	0.0945329760	0.1100315160	0.1510697520	0.2587764840
95	0.1072227840	0.1264480680	0.1688355240	0.2862799800	0.1020499560	0.1181957760	0.1622790120	0.2779774920
96	0.1155082800	0.1355481480	0.1809861000	0.3068826840	0.1099357440	0.1267019640	0.1739577360	0.2979826800
97	0.1241937120	0.1450225080	0.1936364280	0.3283327440	0.1182021600	0.1355580000	0.1861167960	0.3188106720
98	0.1332918480	0.1548797760	0.2067980160	0.3466000000	0.1268613600	0.1447719600	0.1987672680	0.3404804280
99	0.1428157680	0.1651287360	0.2204825760	0.3648500000	0.1359258120	0.1543520400	0.2119204080	0.3630112440
100	0.1566840960	0.1799157480	0.2369420640	0.3819200000	0.1494766200	0.1687153680	0.2281706640	0.3809572680
101	0.1718991360	0.1960269240	0.2546302920	0.3965100000	0.1643783520	0.1844152800	0.2456669880	0.3965100000
102	0.1885916400	0.2135808240	0.2736389760	0.4118500000	0.1807656720	0.2015761680	0.2645049600	0.4118500000
103	0.2069050920	0.2327066520	0.2940666960	0.4279600000	0.1987866840	0.2203339560	0.2847874440	0.4279600000
104	0.2269969080	0.2535451680	0.3160194000	0.4463300000	0.2186042640	0.2408372760	0.3066252000	0.4463300000
105	0.2490397680	0.2762497440	0.3396109080	0.4682000000	0.2403975120	0.2632485480	0.3301374960	0.4682000000
106	0.2732231160	0.3009874800	0.3649635720	0.4914200000	0.2643633840	0.2877453000	0.3554527320	0.4914200000
107	0.2997548400	0.3279404400	0.3922088640	0.5160700000	0.2907184800	0.3145216320	0.3827091720	0.5160700000
108	0.3288629520	0.3573069840	0.4214880840	0.5422100000	0.3197009760	0.3437896320	0.4120556520	0.5422100000
109	0.3607976520	0.3893032680	0.4529530560	0.5699400000	0.3515728320	0.3757812000	0.4436524560	0.5699400000
110	0.3958334280	0.4241647680	0.4867669560	0.5993000000	0.3866220720	0.4107497640	0.4776721200	0.5993000000
111	0.4342713840	0.4621480560	0.5231051280	0.6304100000	0.4251654600	0.4489723440	0.5143004520	0.6304100000
112	0.4764419280	0.5035326960	0.5621560200	0.6633500000	0.4675513440	0.4907517480	0.5537374800	0.6633500000
113	0.5227074960	0.5486232600	0.6041221440	0.6981900000	0.5141627880	0.5364189600	0.5961985680	0.6981900000
114	0.5734657440	0.5977516080	0.6492211320	0.7350300000	0.5654210640	0.5863357680	0.6419156160	0.7350300000
115	0.6291529440	0.6512793240	0.6976868520	0.7739500000	0.6217894080	0.6408976200	0.6911382840	0.7739500000
116	0.6902477280	0.7096003680	0.7497706440	0.8150200000	0.6837772560	0.7005367560	0.7441353840	0.8150200000
117	0.7572752040	0.7731439800	0.8057425920	0.8583200000	0.7519448520	0.7657256520	0.8011963560	0.8583200000
118	0.8308114800	0.8423778120	0.8658929760	0.9039200000	0.8269082520	0.8369807400	0.8626328160	0.9039200000
119	0.9114886080	0.9178114200	0.9305337000	0.9517400000	0.9093449520	0.9148665120	0.9287802840	0.9517400000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Male				Female			
	Face Amount: \$2,000,000 and higher				Face Amount: \$100,000 to \$249,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Male				Female			
	Face Amount: \$2,000,000 and higher				Face Amount: \$100,000 to \$249,999			
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Male				Female			
	Face Amount: \$2,000,000 and higher				Face Amount: \$100,000 to \$249,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81	0.0277141320	0.0343966080	0.0472254600	0.0808953840	0.0284203200	0.0319901280	0.0368456280	0.0777770000
82	0.0306236280	0.0378204120	0.0519262320	0.0889476360	0.0323707440	0.0364367520	0.0419671680	0.0853500000
83	0.0338166600	0.0415581000	0.0570579600	0.0977380920	0.0367393680	0.0413541120	0.0476308800	0.0930900000
84	0.0373683600	0.0456966480	0.0627400560	0.1074713040	0.0415570200	0.0467768880	0.0538767360	0.1011500000
85	0.0412928040	0.0502469880	0.0689875320	0.1181729880	0.0468352080	0.0527180520	0.0607196640	0.1086000000
86	0.0456045000	0.0552202800	0.0758157120	0.1298693880	0.0526067280	0.0592145280	0.0682021800	0.1172100000
87	0.0503183280	0.0606278880	0.0832401960	0.1425872400	0.0588843240	0.0662806320	0.0763407720	0.1278900000
88	0.0554189520	0.0664446360	0.0912264000	0.1562673000	0.0657028800	0.0739556520	0.0851807280	0.1385800000
89	0.0608446320	0.0725904000	0.0996643440	0.1707211800	0.0730764360	0.0822553920	0.0947402040	0.1483600000
90	0.0665681040	0.0790275360	0.1085023320	0.1858603080	0.0810421320	0.0912216360	0.1050673560	0.1539200000
91	0.0725992800	0.0857629920	0.1177498920	0.2017010280	0.0896153880	0.1008717480	0.1161821760	0.1584800000
92	0.0789483600	0.0928038600	0.1274167800	0.2182600440	0.0988356960	0.1112502000	0.1281358800	0.1683300000
93	0.0856257960	0.1001573640	0.1375129200	0.2355543240	0.1087199880	0.1223760360	0.1409503920	0.1822700000
94	0.0926423280	0.1078308480	0.1480483800	0.2536011600	0.1193102640	0.1342965120	0.1546801920	0.2017000000
95	0.1000089720	0.1158318120	0.1590334560	0.2724181680	0.1306250400	0.1470325200	0.1693492680	0.2246200000
96	0.1077370320	0.1241678760	0.1704786000	0.2920232640	0.1427089680	0.1606342800	0.1850155200	0.2464500000
97	0.1158381240	0.1328467920	0.1823944800	0.3124347120	0.1555823160	0.1751246040	0.2017052160	0.2594000000
98	0.1243241400	0.1418764680	0.1947919440	0.3336710880	0.1692925080	0.1905569040	0.2194798320	0.2645900000
99	0.1332073080	0.1512649440	0.2076820320	0.3557513040	0.1838616480	0.2069560440	0.2383680600	0.2785700000
100	0.1466280960	0.1655001480	0.2238225000	0.3736977480	0.1993037040	0.2230772760	0.2552130720	0.2974800000
101	0.1614010440	0.1810749840	0.2412173520	0.3925495200	0.2160427080	0.2404543080	0.2732484840	0.3179200000
102	0.1776623880	0.1981155360	0.2599640880	0.4118500000	0.2341875720	0.2591849640	0.2925584280	0.3401300000
103	0.1955620680	0.2167597440	0.2801677680	0.4279600000	0.2538563760	0.2793746760	0.3132329760	0.3640400000
104	0.2152651680	0.2371585080	0.3019416240	0.4463300000	0.2751771120	0.3011371080	0.3353685480	0.3916300000
105	0.2369533800	0.2594769480	0.3254076840	0.4682000000	0.2982885120	0.3245947560	0.3590683920	0.4234400000
106	0.2608266960	0.2838957360	0.3506974560	0.4914200000	0.3233409960	0.3498796920	0.3844430640	0.4559900000
107	0.2871052800	0.3106125120	0.3779526720	0.5160700000	0.3504975600	0.3771342480	0.4116109200	0.4891000000
108	0.3160314600	0.3398435400	0.4073261040	0.5422100000	0.3799349280	0.4065118440	0.4406986680	0.5227700000
109	0.3478719960	0.3718254480	0.4389823440	0.5699400000	0.4118446800	0.4381778640	0.4718420040	0.5575600000
110	0.3829204920	0.4068170880	0.4730988240	0.5993000000	0.4464344400	0.4723105800	0.5051861640	0.5924300000
111	0.4215001560	0.4451017200	0.5098667400	0.6304100000	0.4839293040	0.5091021120	0.5408867040	0.6260500000
112	0.4639667760	0.4869892200	0.5494921440	0.6633500000	0.5245732680	0.5487596040	0.5791101240	0.6581500000
113	0.5107119480	0.5328186600	0.5921971440	0.6981900000	0.5686308000	0.5915062920	0.6200347320	0.6911200000
114	0.5621667600	0.5829610080	0.6382210440	0.7350300000	0.6163886160	0.6375828120	0.6638513880	0.7323400000
115	0.6188056920	0.6378221400	0.6878217960	0.7739500000	0.6681574920	0.6872485560	0.7107645000	0.7715900000
116	0.6811510680	0.6978461280	0.7412773800	0.8150200000	0.7242743040	0.7407831000	0.7609928520	0.8125400000
117	0.7497778080	0.7635188400	0.7988873760	0.8583200000	0.7851042120	0.7984878240	0.8147707560	0.8560400000
118	0.8253187680	0.8353718520	0.8609746680	0.9039200000	0.8510430600	0.8606875680	0.8723490480	0.8966800000
119	0.9084705600	0.9139867920	0.9278872080	0.9517400000	0.9225199560	0.9277324920	0.9339962760	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81	0.0201252600	0.0253947600	0.0303249240	0.0669299760	0.0196143360	0.0248694360	0.0295662240	0.0656883120
82	0.0229676280	0.0289246320	0.0345400800	0.0754858560	0.0223845360	0.0283262880	0.0336759360	0.0740854680
83	0.0261183480	0.0328281840	0.0392014680	0.0848331840	0.0254552760	0.0321490800	0.0382206960	0.0832593840
84	0.0296011920	0.0371329560	0.0443419800	0.0950166480	0.0288496920	0.0363648120	0.0432326040	0.0932539320
85	0.0334262760	0.0418492440	0.0499738800	0.1060349160	0.0325776600	0.0409835280	0.0487236000	0.1040677920
86	0.0376190280	0.0470063400	0.0561321960	0.1172100000	0.0366639720	0.0460339560	0.0547278360	0.1157461320
87	0.0421906920	0.0526156320	0.0628304760	0.1278900000	0.0411195720	0.0515272080	0.0612585360	0.1278900000
88	0.0471685080	0.0587083080	0.0701059920	0.1385800000	0.0459710160	0.0574938480	0.0683520240	0.1385800000
89	0.0525648960	0.0652968960	0.0779736840	0.1483600000	0.0512304120	0.0639461400	0.0760228800	0.1483600000
90	0.0584090280	0.0724145760	0.0864732000	0.1539200000	0.0569261760	0.0709165800	0.0843097560	0.1539200000
91	0.0647146320	0.0800751480	0.0956210040	0.1584800000	0.0630716880	0.0784186800	0.0932286840	0.1584800000
92	0.0715129080	0.0883138800	0.1054592160	0.1683300000	0.0696973800	0.0864869880	0.1028207520	0.1683300000
93	0.0788189640	0.0971459160	0.1160058960	0.1822700000	0.0768179520	0.0951363120	0.1131035760	0.1822700000
94	0.0866662080	0.1066087680	0.1273058760	0.2017000000	0.0844659840	0.1044034200	0.1241208480	0.2017000000
95	0.0950712480	0.1167189960	0.1393789200	0.2246200000	0.0926576280	0.1143045120	0.1358918400	0.2246200000
96	0.1040698080	0.1275165000	0.1522726680	0.2464500000	0.1014277440	0.1248786480	0.1484629920	0.2464500000
97	0.1136800920	0.1390193760	0.1660087200	0.2594000000	0.1107940440	0.1361435760	0.1618553880	0.2594000000
98	0.1239403320	0.1512700200	0.1806377040	0.2645900000	0.1207938000	0.1481407920	0.1761183720	0.2645900000
99	0.1348704480	0.1642881600	0.1961832120	0.2785700000	0.1314464280	0.1608896400	0.1912749480	0.2785700000
100	0.1483711080	0.1790434200	0.2120042640	0.2974800000	0.1447815240	0.1755142800	0.2069497200	0.2974800000
101	0.1632231840	0.1951238880	0.2291012040	0.3179200000	0.1594694520	0.1914682800	0.2239090200	0.3179200000
102	0.1795619880	0.2126486040	0.2475769080	0.3401300000	0.1756474440	0.2088724680	0.2422581240	0.3401300000
103	0.1975363080	0.2317472640	0.2675425800	0.3640400000	0.1934666760	0.2278586760	0.2621109240	0.3640400000
104	0.2173098720	0.2525612280	0.2891183640	0.3916300000	0.2130936600	0.2485707120	0.2835906240	0.3916300000
105	0.2390628000	0.2752445760	0.3124341120	0.4234400000	0.2347117680	0.2711654400	0.3068305680	0.4234400000
106	0.2629932000	0.2999651880	0.3376301520	0.4559900000	0.2585230080	0.2958139920	0.3319750080	0.4559900000
107	0.2893190760	0.3269060280	0.3648580920	0.4891000000	0.2847498720	0.3227030640	0.3591800040	0.4891000000
108	0.3182801760	0.3562665240	0.3942818280	0.5227700000	0.3136374360	0.3520363200	0.3886144080	0.5227700000
109	0.3501403200	0.3882639720	0.4260784080	0.5575600000	0.3454555920	0.3840359160	0.4204609440	0.5575600000
110	0.3851896920	0.4231352280	0.4604392080	0.5924300000	0.3805016760	0.4189442400	0.4549172640	0.5924300000
111	0.4237475400	0.4611383760	0.4975710120	0.6260500000	0.4191031440	0.4570256760	0.4921972440	0.6260500000
112	0.4661650680	0.5025547080	0.5376972840	0.6581500000	0.4616206800	0.4985686680	0.5325322800	0.6581500000
113	0.5128286280	0.5476907760	0.5810595000	0.6911200000	0.5084515800	0.5438878440	0.5761727160	0.6911200000
114	0.5641632600	0.5968806600	0.6279186480	0.7323400000	0.5600334240	0.5933264880	0.6233894520	0.7323400000
115	0.6206365200	0.6504884520	0.6785567040	0.7715900000	0.6168481800	0.6472590240	0.6744755520	0.7715900000
116	0.6827628240	0.7089109320	0.7332784440	0.8125400000	0.6794267280	0.7060939440	0.7297480920	0.8125400000
117	0.7511080200	0.7725805200	0.7924131720	0.8560400000	0.7483538040	0.7702768800	0.7895501520	0.8560400000
118	0.8262946320	0.8419684800	0.8563167840	0.8966800000	0.8242734480	0.8402939640	0.8542529400	0.8966800000
119	0.9090075000	0.9175884000	0.9253738560	0.9391100000	0.9078950640	0.9166754880	0.9242580480	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 81 to 83

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81	0.0190133400	0.0238152720	0.0280093320	0.0628606320	0.0186331560	0.0233389920	0.0274491840	0.0616033920
82	0.0216986640	0.0271255920	0.0319026360	0.0708963120	0.0212647800	0.0265831080	0.0312646320	0.0694783680
83	0.0246753120	0.0307863480	0.0362080800	0.0796753200	0.0241819080	0.0301706640	0.0354839760	0.0780817920
84	0.0279657240	0.0348233760	0.0409560720	0.0892396320	0.0274065360	0.0341269560	0.0401370000	0.0874548120
85	0.0315794640	0.0392463120	0.0461579160	0.0995879880	0.0309480120	0.0384614400	0.0452348280	0.0975961920
86	0.0355405680	0.0440826600	0.0518459880	0.1107636000	0.0348299160	0.0432010680	0.0508091400	0.1085482920
87	0.0398596560	0.0493430640	0.0580327920	0.1227655800	0.0390626280	0.0483562680	0.0568722240	0.1203102240
88	0.0445624440	0.0550567920	0.0647527560	0.1356383760	0.0436713840	0.0539557320	0.0634577880	0.1329255600
89	0.0496606800	0.0612355800	0.0720196800	0.1483600000	0.0486676800	0.0600109560	0.0705793920	0.1463937960
90	0.0551819280	0.0679105680	0.0798701880	0.1539200000	0.0540785280	0.0665524440	0.0782728920	0.1539200000
91	0.0611391360	0.0750946680	0.0883194600	0.1584800000	0.0599166240	0.0735928680	0.0865532040	0.1584800000
92	0.0675618120	0.0828209760	0.0974064360	0.1683300000	0.0662108760	0.0811646520	0.0954584520	0.1683300000
93	0.0744642120	0.0911036760	0.1071477960	0.1822700000	0.0729752520	0.0892817160	0.1050049920	0.1822700000
94	0.0818778960	0.0999779640	0.1175849160	0.2017000000	0.0802407000	0.0979785240	0.1152333840	0.2017000000
95	0.0898185480	0.1094593560	0.1287360720	0.2246200000	0.0880225800	0.1072703160	0.1261615320	0.2246200000
96	0.0983199360	0.1195852920	0.1406452560	0.2464500000	0.0963539760	0.1171937280	0.1378325520	0.2464500000
97	0.1073992560	0.1303727160	0.1533324360	0.2594000000	0.1052517480	0.1277654160	0.1502660040	0.2594000000
98	0.1170926160	0.1418613840	0.1668443640	0.2645900000	0.1147512840	0.1390243440	0.1635077160	0.2645900000
99	0.1274188440	0.1540698360	0.1812028200	0.2785700000	0.1248710280	0.1509886320	0.1775790240	0.2785700000
100	0.1405534680	0.1684215840	0.1965578760	0.2974800000	0.1378755720	0.1652122200	0.1928123880	0.2974800000
101	0.1550420520	0.1841102040	0.2132141040	0.3179200000	0.1522344480	0.1807756920	0.2093525160	0.3179200000
102	0.1710241440	0.2012602320	0.2312817720	0.3401300000	0.1680887280	0.1978053120	0.2273115120	0.3401300000
103	0.1886537040	0.2200077960	0.2508804840	0.3640400000	0.1855941240	0.2164391520	0.2468111040	0.3640400000
104	0.2081005680	0.2405017200	0.2721399840	0.3916300000	0.2049225960	0.2368283640	0.2679834360	0.3916300000
105	0.2295520560	0.2629046760	0.2952010080	0.4234400000	0.2262640080	0.2591383080	0.2909720040	0.4234400000
106	0.2532148080	0.2873944800	0.3202162080	0.4559900000	0.2498280000	0.2835499080	0.3159326040	0.4559900000
107	0.2793167760	0.3141655320	0.3473511840	0.4891000000	0.2758460400	0.3102611520	0.3430344240	0.4891000000
108	0.3081093960	0.3434303280	0.3767855760	0.5227700000	0.3045736920	0.3394886760	0.3724611360	0.5227700000
109	0.3398700240	0.3754211640	0.4087142160	0.5575600000	0.3362931480	0.3714695160	0.4044121680	0.5575600000
110	0.3749046120	0.4103919840	0.4433484720	0.5924300000	0.3713159880	0.4064630520	0.4391040720	0.5924300000
111	0.4135506480	0.4486203600	0.4809176280	0.6260500000	0.4099862520	0.4447530840	0.4767719760	0.6248325120
112	0.4561804080	0.4904097480	0.5216703720	0.6581500000	0.4526837760	0.4866501480	0.5176711560	0.6581500000
113	0.5032045440	0.5360918520	0.5658764880	0.6911200000	0.4998279720	0.5324940360	0.5620788240	0.6911200000
114	0.5550760320	0.5860292880	0.6138286200	0.7323400000	0.5518819560	0.5826565680	0.6102959400	0.7308738360
115	0.6122945520	0.6406184400	0.6658441800	0.7715900000	0.6093570360	0.6375445440	0.6626492760	0.7700791080
116	0.6754112880	0.7002926160	0.7222675200	0.8125400000	0.6728177880	0.6976031400	0.7194936840	0.8113874280
117	0.7450342440	0.7655254920	0.7834721520	0.8560400000	0.7428875760	0.7633194360	0.7812144000	0.8549115960
118	0.8218341000	0.8368348800	0.8498632320	0.8966800000	0.8202547080	0.8352264000	0.8482297320	0.8966800000
119	0.9065506560	0.9147867960	0.9218802720	0.9391100000	0.9056791320	0.9139072200	0.9209938800	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81								
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84	0.0489634800	0.0623134560	0.0741556680	0.1275751200	0.0408111960	0.0512118480	0.0682980600	0.1155697080
85	0.0546387240	0.0695360520	0.0827508720	0.1423620360	0.0455415120	0.0572034360	0.0762886800	0.1289651040
86	0.0609384720	0.0775534560	0.0922919160	0.1587761520	0.0507923760	0.0638611440	0.0851676480	0.1438345800
87	0.0678997200	0.0864126840	0.1028347800	0.1745200000	0.0565945920	0.0712256760	0.0949892640	0.1602653640
88	0.0755192880	0.0961097520	0.1143746880	0.1897100000	0.0629455200	0.0792957720	0.1057518480	0.1782500160
89	0.0837297360	0.1065587760	0.1268094840	0.2053300000	0.0697889520	0.0880025640	0.1173635520	0.1976293200
90	0.0925084560	0.1177310280	0.1401049440	0.2204200000	0.0771060360	0.0973241280	0.1297951440	0.2183499480
91	0.1018838520	0.1296626520	0.1543040760	0.2347800000	0.0849204600	0.1072921560	0.1430888880	0.2347800000
92	0.1118855400	0.1423913160	0.1694517360	0.2495200000	0.0932568960	0.1179397080	0.1572888720	0.2495200000
93	0.1225443600	0.1559562720	0.1855946040	0.2647600000	0.1021410360	0.1293013080	0.1724411280	0.2647600000
94	0.1338924120	0.1703983920	0.2027813520	0.2810200000	0.1115996760	0.1414129080	0.1885936200	0.2810200000
95	0.1459631760	0.1857602640	0.2210626320	0.2973900000	0.1216606800	0.1543120560	0.2057964240	0.2973900000
96	0.1587914760	0.2020862280	0.2404912080	0.3129300000	0.1323531120	0.1680378960	0.2241017160	0.3129300000
97	0.1724135880	0.2194224360	0.2611220400	0.3293100000	0.1437071760	0.1826312400	0.2435639520	0.3293100000
98	0.1868672880	0.2378169600	0.2830123080	0.3466000000	0.1557543720	0.1981346040	0.2642398320	0.3466000000
99	0.2021918760	0.2573198160	0.3062215440	0.3648500000	0.1685274600	0.2145923640	0.2861885160	0.3648500000
100	0.2181838320	0.2745022680	0.3239740440	0.3819200000	0.1834407720	0.2309096880	0.3037567200	0.3819200000
101	0.2354406480	0.2928320640	0.3427557240	0.3965100000	0.1996737960	0.2484677520	0.3224034000	0.3965100000
102	0.2540623440	0.3123858360	0.3626262120	0.4118500000	0.2173433160	0.2673609240	0.3421947240	0.4118500000
103	0.2741568960	0.3332453040	0.3836486640	0.4279600000	0.2365764360	0.2876907000	0.3632009880	0.4279600000
104	0.2958407880	0.3554976600	0.4058898360	0.4463300000	0.2575115400	0.3095663280	0.3854967480	0.4463300000
105	0.3192397200	0.3792359040	0.4294203960	0.4682000000	0.2802992280	0.3331053480	0.4091611800	0.4682000000
106	0.3444893400	0.4045592640	0.4543150800	0.4914200000	0.3051034440	0.3584342520	0.4342782960	0.4914200000
107	0.3717360360	0.4315735800	0.4806529800	0.5160700000	0.3321026280	0.3856891200	0.4609372800	0.5160700000
108	0.4011377520	0.4603917720	0.5085177720	0.5422100000	0.3614910240	0.4150164240	0.4892327760	0.5422100000
109	0.4328649360	0.4911342960	0.5379979560	0.5699400000	0.3934800600	0.4465737360	0.5192652360	0.5699400000
110	0.4671015240	0.5239296360	0.5691871800	0.5993000000	0.4282998600	0.4805306280	0.5511412920	0.5993000000
111	0.5040459720	0.5589148800	0.6021845400	0.6304100000	0.4662009360	0.5170695480	0.5849741280	0.6304100000
112	0.5439124800	0.5962362480	0.6370948440	0.6633500000	0.5074559400	0.5563868520	0.6208838400	0.6633500000
113	0.5869321440	0.6360497280	0.6740289960	0.6981900000	0.5523616920	0.5986937880	0.6589979520	0.6981900000
114	0.6333543600	0.6785217600	0.7131043200	0.7350300000	0.6012412320	0.6442176840	0.6994517640	0.7350300000
115	0.6834482520	0.7238298360	0.7544449440	0.7739500000	0.6544462200	0.6932031600	0.7423889040	0.7739500000
116	0.7375042200	0.7721633520	0.7981822080	0.8150200000	0.7123594200	0.7459134360	0.7879618320	0.8150200000
117	0.7958356320	0.8237243160	0.8444550360	0.8583200000	0.7753974720	0.8026317240	0.8363323320	0.8583200000
118	0.8587806600	0.8787282600	0.8934104400	0.9039200000	0.8440138680	0.8636628000	0.8876721360	0.9039200000
119	0.9267041880	0.9374050680	0.9452039040	0.9517400000	0.9187022760	0.9293346000	0.9421635360	0.9517400000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3 AR (2008)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81								
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84	0.0400638000	0.0498848520	0.0666070560	0.1129399080	0.0381309720	0.0466292400	0.0640204560	0.1096644960
85	0.0447075000	0.0557754960	0.0744723480	0.1260304920	0.0425506440	0.0522877440	0.0717197040	0.1223754480
86	0.0498621960	0.0623277000	0.0832209600	0.1405616040	0.0474566640	0.0586009080	0.0803010240	0.1364851320
87	0.0555581520	0.0695831400	0.0929085480	0.1566185040	0.0528778200	0.0656136360	0.0898232880	0.1520763600
88	0.0617927760	0.0775426320	0.1035361920	0.1741939200	0.0588116640	0.0733326480	0.1002929520	0.1691420760
89	0.0685108800	0.0861408000	0.1150166040	0.1931322480	0.0652056600	0.0817019760	0.1116307200	0.1875311640
90	0.0756939600	0.0953580120	0.1273235760	0.2133813720	0.0720422040	0.0907084200	0.1238160480	0.2071930320
91	0.0833652720	0.1052271360	0.1405009920	0.2347800000	0.0793434240	0.1003887240	0.1368965160	0.2281913160
92	0.0915490440	0.1157825040	0.1545946920	0.2495200000	0.0871323840	0.1107814080	0.1509219840	0.2495200000
93	0.1002704880	0.1270599960	0.1696525800	0.2647600000	0.0954330720	0.1219269240	0.1659446880	0.2647600000
94	0.1095559080	0.1390971000	0.1857247200	0.2810200000	0.1042705320	0.1338676440	0.1820193360	0.2810200000
95	0.1194326640	0.1519329480	0.2028633600	0.2973900000	0.1136707920	0.1466480520	0.1992032280	0.2973900000
96	0.1299292680	0.1656084240	0.2211230760	0.3129300000	0.1236610080	0.1603147680	0.2175563520	0.3129300000
97	0.1410754080	0.1801662000	0.2405608560	0.3293100000	0.1342694160	0.1749166800	0.2371415160	0.3293100000
98	0.1529019840	0.1956508320	0.2612361840	0.3466000000	0.1455254280	0.1905049920	0.2580244560	0.3466000000
99	0.1654411440	0.2121087960	0.2832111360	0.3648500000	0.1574596560	0.2071334040	0.2802739920	0.3648500000
100	0.1802399160	0.2283638280	0.3007463160	0.3819200000	0.1719488640	0.2232593520	0.2977751040	0.3819200000
101	0.1963624440	0.2458645680	0.3193671840	0.3965100000	0.1877713680	0.2406407520	0.3163690320	0.3965100000
102	0.2139271320	0.2647064880	0.3391409880	0.4118500000	0.2050498200	0.2593753440	0.3361240200	0.4118500000
103	0.2330630040	0.2849923680	0.3601390920	0.4279600000	0.2239182120	0.2795684760	0.3571125600	0.4279600000
104	0.2539105680	0.3068328480	0.3824373000	0.4463300000	0.2445228600	0.3013337160	0.3794116920	0.4463300000
105	0.2766229680	0.3303471000	0.4061161200	0.4682000000	0.2670235080	0.3247934280	0.4031032440	0.4682000000
106	0.3013669920	0.3556633560	0.4312610280	0.4914200000	0.2915946360	0.3500795640	0.4282741560	0.4914200000
107	0.3283243800	0.3829197480	0.4579628040	0.5160700000	0.3184267680	0.3773342880	0.4550168160	0.5160700000
108	0.3576931200	0.4122649320	0.4863178200	0.5422100000	0.3477279480	0.4067108760	0.4834293720	0.5422100000
109	0.3896889000	0.4438590000	0.5164284600	0.5699400000	0.3797253840	0.4383745200	0.5136160800	0.5699400000
110	0.4245467160	0.4778742840	0.5484034200	0.5993000000	0.4146671760	0.4725032760	0.5456877360	0.5993000000
111	0.4625225760	0.5144963400	0.5823581280	0.6304100000	0.4528242720	0.5092890600	0.5797620360	0.6304100000
112	0.5038953960	0.5539249560	0.6184151520	0.6633500000	0.4944925200	0.5489387160	0.6159640320	0.6633500000
113	0.5489690280	0.5963751840	0.6567046800	0.6981900000	0.5399950320	0.5916752160	0.6544265880	0.6981900000
114	0.5980745040	0.6420786000	0.6973649160	0.7350300000	0.5896846200	0.6377388840	0.6952908480	0.7350300000
115	0.6515724960	0.6912845160	0.7405426560	0.7739500000	0.6439465680	0.6873887400	0.7387068000	0.7739500000
116	0.7098558960	0.7442613480	0.7863937680	0.8150200000	0.7032016200	0.7409039880	0.7848337560	0.8150200000
117	0.7733527680	0.8012980680	0.8350837680	0.8583200000	0.7679092440	0.7985855520	0.8338410240	0.8583200000
118	0.8425294560	0.8627058240	0.8867884560	0.9039200000	0.8385711720	0.8607577920	0.8859084360	0.9039200000
119	0.9178940400	0.9288195840	0.9416944560	0.9517400000	0.9157353240	0.9277703280	0.9412270920	0.9517400000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Male				Female			
	Face Amount: \$2,000,000 and higher				Face Amount: \$100,000 to \$249,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Male				Female			
	Face Amount: \$2,000,000 and higher				Face Amount: \$100,000 to \$249,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Male				Female			
	Face Amount: \$2,000,000 and higher				Face Amount: \$100,000 to \$249,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81								
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83								
84	0.0373683600	0.0456966480	0.0627400560	0.1074713040	0.0415570200	0.0467768880	0.0538767360	0.1011500000
85	0.0416996400	0.0512419800	0.0703536240	0.1199280360	0.0475239600	0.0532349040	0.0613149480	0.1086000000
86	0.0465075360	0.0574288680	0.0788480400	0.1337555400	0.0541653720	0.0603812880	0.0695460360	0.1172100000
87	0.0518202720	0.0643013400	0.0882837240	0.1490349600	0.0615205440	0.0682492320	0.0786081840	0.1278900000
88	0.0576354360	0.0718659720	0.0986697240	0.1657593720	0.0696538560	0.0768988080	0.0885705960	0.1385800000
89	0.0639015480	0.0800679000	0.1099307280	0.1837806840	0.0786100920	0.0863673600	0.0994762800	0.1483600000
90	0.0706013640	0.0888942240	0.1220489760	0.2030493480	0.0884610240	0.0967208640	0.1114012560	0.1539200000
91	0.0777565680	0.0983809200	0.1350739080	0.2236276800	0.0992576160	0.1080012840	0.1243938360	0.1584800000
92	0.0853897440	0.1085657520	0.1490573640	0.2455806600	0.1110798480	0.1202810520	0.1385374440	0.1683300000
93	0.0935244240	0.1194883440	0.1640537400	0.2647600000	0.1239855360	0.1336071960	0.1538862360	0.1822700000
94	0.1021851240	0.1311902400	0.1801200960	0.2810200000	0.1380637200	0.1480591560	0.1705317360	0.2017000000
95	0.1113973920	0.1437150360	0.1973162520	0.2973900000	0.1533798720	0.1636895520	0.1885345320	0.2246200000
96	0.1211877960	0.1571084160	0.2157049440	0.3129300000	0.1700330760	0.1805854920	0.2079949560	0.2464500000
97	0.1315840440	0.1714182840	0.2353519320	0.3293100000	0.1880972880	0.1988057160	0.2289806640	0.2594000000
98	0.1426149360	0.1866948240	0.2563261440	0.3466000000	0.2076826560	0.2184456600	0.2473200000	0.2645900000
99	0.1543104840	0.2029906560	0.2786998200	0.3648500000	0.2288726040	0.2395708080	0.2635900000	0.2785700000
100	0.1686720960	0.2190046800	0.2961820560	0.3819200000	0.2455214040	0.2564393520	0.2847400000	0.2974800000
101	0.1843703520	0.2362820400	0.3147609240	0.3965100000	0.2633812680	0.2744956320	0.3077200000	0.3179200000
102	0.2015296440	0.2549224320	0.3345051960	0.4118500000	0.2825403120	0.2938232760	0.3316568760	0.3401300000
103	0.2202859320	0.2750333640	0.3554879880	0.4279600000	0.3030930240	0.3145118160	0.3526284960	0.3640400000
104	0.2407878720	0.2967308520	0.3777869880	0.4463300000	0.3251408040	0.3366570720	0.3749262000	0.3916300000
105	0.2631979080	0.3201400680	0.4014847560	0.4682000000	0.3487923960	0.3603615960	0.3986338560	0.4234400000
106	0.2876936520	0.3453960480	0.4266690360	0.4914200000	0.3741644640	0.3857352000	0.4238406120	0.4559900000
107	0.3144692040	0.3726444840	0.4534330680	0.5160700000	0.4013821680	0.4128953880	0.4506412560	0.4891000000
108	0.3437367360	0.4020425640	0.4818759480	0.5422100000	0.4305797640	0.4419679680	0.4791365880	0.5227700000
109	0.3757281960	0.4337598600	0.5121029880	0.5699400000	0.4619012520	0.4730876040	0.5094337680	0.5575600000
110	0.4106970960	0.4679793480	0.5442261120	0.5993000000	0.4955011560	0.5063984040	0.5416467120	0.5924300000
111	0.4489205280	0.5048984280	0.5783642400	0.6304100000	0.5315452080	0.5420546760	0.5758965840	0.6260500000
112	0.4907014080	0.5447300760	0.6146437920	0.6633500000	0.5702112000	0.5802215640	0.6123121680	0.6581500000
113	0.5363708160	0.5877040560	0.6531990720	0.6981900000	0.6116898480	0.6210758400	0.6510304200	0.6911200000
114	0.5862906600	0.6340682640	0.6941728440	0.7350300000	0.6561857640	0.6648067200	0.6921969360	0.7323400000
115	0.6408565320	0.6840901680	0.7377168240	0.7739500000	0.7039184280	0.7116167520	0.7359665160	0.7715900000
116	0.7005008280	0.7380583080	0.7839922080	0.8150200000	0.7551232920	0.7617227640	0.7825037880	0.8125400000
117	0.7656961920	0.7962840360	0.8331703560	0.8583200000	0.8100529320	0.8153568000	0.8319837360	0.8560400000
118	0.8369592720	0.8591031960	0.8854333440	0.9039200000	0.8689783080	0.8727672960	0.8845924320	0.8966800000
119	0.9148547760	0.9268782000	0.9409746720	0.9517400000	0.9321900600	0.9342201480	0.9390600000	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
81								
82								
83								
84	0.0296011920	0.0371329560	0.0443419800	0.0950166480	0.0288496920	0.0363648120	0.0432326040	0.0932539320
85	0.0338514600	0.0422595240	0.0508067880	0.1070847720	0.0329920560	0.0413853240	0.0495834240	0.1050981720
86	0.0385821600	0.0479325600	0.0580188600	0.1172100000	0.0376026480	0.0469410000	0.0566764440	0.1172100000
87	0.0438212760	0.0541783680	0.0660246480	0.1278900000	0.0427087680	0.0530576160	0.0645591960	0.1278900000
88	0.0496146480	0.0610446720	0.0748978680	0.1385800000	0.0483550560	0.0597818760	0.0733060920	0.1385800000
89	0.0559942080	0.0685611000	0.0846917280	0.1483600000	0.0545726520	0.0671428200	0.0829717440	0.1483600000
90	0.0630110520	0.0767800440	0.0954889440	0.1539200000	0.0614113680	0.0751917360	0.0936398880	0.1539200000
91	0.0707015040	0.0857347920	0.1073503200	0.1584800000	0.0689065680	0.0839612520	0.1053731160	0.1584800000
92	0.0791225040	0.0954828480	0.1203685920	0.1683300000	0.0771137880	0.0935076600	0.1182655440	0.1683300000
93	0.0883152720	0.1060615560	0.1346131080	0.1822700000	0.0860731680	0.1038675240	0.1323887160	0.1822700000
94	0.0983432040	0.1175339760	0.1501876800	0.2017000000	0.0958465200	0.1151026320	0.1478483640	0.2017000000
95	0.1092529440	0.1299418800	0.1671712320	0.2246200000	0.1064793000	0.1272538560	0.1647260760	0.2246200000
96	0.1211150760	0.1433544000	0.1856799360	0.2464500000	0.1180402680	0.1403889240	0.1831404960	0.2464500000
97	0.1339822680	0.1578181800	0.2058033720	0.2594000000	0.1305807960	0.1545534960	0.2031844680	0.2594000000
98	0.1479329760	0.1734089880	0.2276714640	0.2645900000	0.1441773480	0.1698217800	0.2249910360	0.2645900000
99	0.1630266480	0.1901787840	0.2513857200	0.2785700000	0.1588878240	0.1862446800	0.2486656560	0.2785700000
100	0.1777338240	0.2058200520	0.2684700240	0.2974800000	0.1734338760	0.2017631160	0.2657027280	0.2974800000
101	0.1937677920	0.2227477440	0.2867154000	0.3179200000	0.1893116040	0.2185746000	0.2839070760	0.3179200000
102	0.2112482400	0.2410676400	0.3062007360	0.3401300000	0.2066429160	0.2367868560	0.3033586680	0.3401300000
103	0.2303056440	0.2608942680	0.3270103080	0.3640400000	0.2255609040	0.2565166200	0.3241429680	0.3640400000
104	0.2510822880	0.2823515280	0.3492341040	0.3916300000	0.2462108160	0.2778903240	0.3463512840	0.3916300000
105	0.2737332600	0.3055735560	0.3729682440	0.4234400000	0.2687512200	0.3010449360	0.3700811880	0.4234400000
106	0.2984276520	0.3307054680	0.3983153640	0.4559900000	0.2933551680	0.3261288720	0.3954369120	0.4559900000
107	0.3253498080	0.3579043680	0.4253850960	0.4891000000	0.3202115880	0.3533028600	0.4225298640	0.4891000000
108	0.3547007040	0.3873402360	0.4542945000	0.5227700000	0.3495267000	0.3827410680	0.4514790480	0.5227700000
109	0.3866994480	0.4191970560	0.4851686040	0.5575600000	0.3815255760	0.4146321480	0.4824116640	0.5575600000
110	0.4215849000	0.4536739440	0.5181409320	0.5924300000	0.4164539280	0.4491804960	0.5154636000	0.5924300000
111	0.4596174840	0.4909863960	0.5533540800	0.6260500000	0.4545799320	0.4866075000	0.5507800560	0.6260500000
112	0.5010811200	0.5313676080	0.5909603160	0.6581500000	0.4961963520	0.5271530280	0.5885161680	0.6581500000
113	0.5462853240	0.5750699640	0.6311223120	0.6911200000	0.5416227120	0.5710769400	0.6288377400	0.6911200000
114	0.5955675480	0.6223666440	0.6740137320	0.7323400000	0.5912078280	0.6186607080	0.6719219040	0.7323400000
115	0.6492957000	0.6735532200	0.7198200720	0.7715900000	0.6453324120	0.6702092880	0.7179579360	0.7715900000
116	0.7078708320	0.7289496600	0.7687394400	0.8125400000	0.7044120600	0.7260530520	0.7671480720	0.8125400000
117	0.7717302360	0.7889021760	0.8209833840	0.8560400000	0.7689003960	0.7865498760	0.8197084320	0.8560400000
118	0.8413506000	0.8537854800	0.8767778640	0.8966800000	0.8392925880	0.8520874680	0.8758698960	0.8966800000
119	0.9172516560	0.9240051360	0.9363641760	0.9391100000	0.9161291280	0.9230858400	0.9358792080	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age 84 to 86

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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84	0.0279657240	0.0348233760	0.0409560720	0.0892396320	0.0274065360	0.0341269560	0.0401370000	0.0874548120
85	0.0319811640	0.0396310800	0.0471082320	0.1005740040	0.0313416840	0.0388385160	0.0462104880	0.0985624920
86	0.0364504920	0.0449512680	0.0540027960	0.1129677960	0.0357216360	0.0440523000	0.0530245440	0.1107084120
87	0.0414001440	0.0508086120	0.0616914720	0.1264483080	0.0405723240	0.0497925000	0.0606321360	0.1239192960
88	0.0468734400	0.0572478480	0.0702522840	0.1385800000	0.0459361680	0.0561029520	0.0691122720	0.1382686440
89	0.0529005240	0.0642967680	0.0797451000	0.1483600000	0.0518427360	0.0630109080	0.0785263920	0.1483600000
90	0.0595296840	0.0720045120	0.0902584800	0.1539200000	0.0583393560	0.0705645120	0.0889644840	0.1539200000
91	0.0667952400	0.0804022920	0.1018615560	0.1584800000	0.0654596280	0.0787943520	0.1004976600	0.1584800000
92	0.0747509880	0.0895440480	0.1146547680	0.1683300000	0.0732562920	0.0877532880	0.1132282320	0.1683300000
93	0.0834358440	0.0994647840	0.1287176880	0.1822700000	0.0817674960	0.0974756160	0.1272383040	0.1822700000
94	0.0929097360	0.1102236480	0.1441641240	0.2017000000	0.0910519440	0.1080193200	0.1426440960	0.2017000000
95	0.1032167160	0.1218598080	0.1610854800	0.2246200000	0.1011528360	0.1194227640	0.1595401440	0.2246200000
96	0.1144234560	0.1344381000	0.1796105280	0.2464500000	0.1121354880	0.1317495120	0.1780583640	0.2464500000
97	0.1265797320	0.1480022760	0.1998440760	0.2594000000	0.1240486920	0.1450424160	0.1983073680	0.2594000000
98	0.1397596680	0.1626233640	0.2219317080	0.2645900000	0.1369650960	0.1593711000	0.2204367120	0.2645900000
99	0.1540194120	0.1783501320	0.2459933280	0.2785700000	0.1509397080	0.1747833480	0.2445709560	0.2785700000
100	0.1683690840	0.1936096800	0.2629825800	0.2974800000	0.1651612200	0.1899203400	0.2615341800	0.2974800000
101	0.1840556760	0.2101748400	0.2811451680	0.3179200000	0.1807226880	0.2063682600	0.2796739680	0.3179200000
102	0.2012037720	0.2281572960	0.3005621400	0.3401300000	0.1977503520	0.2242406400	0.2990719080	0.3401300000
103	0.2199495120	0.2476783320	0.3213201240	0.3640400000	0.2163823680	0.2436608520	0.3198152640	0.3640400000
104	0.2404417440	0.2688695760	0.3435117360	0.3916300000	0.2367698880	0.2647629360	0.3419973720	0.3916300000
105	0.2628432120	0.2918739240	0.3672359880	0.4234400000	0.2590783200	0.2876925480	0.3657180120	0.4234400000
106	0.2873317680	0.3168465240	0.3925987320	0.4559900000	0.2834886360	0.3126079680	0.3910838880	0.4559900000
107	0.3141018720	0.3439557600	0.4197131160	0.4891000000	0.3101988960	0.3396811680	0.4182091200	0.4891000000
108	0.3433660920	0.3733844640	0.4487001240	0.5227700000	0.3394257960	0.3690990120	0.4472157360	0.5227700000
109	0.3753567960	0.4053310560	0.4796890920	0.5575600000	0.3714064560	0.4010645880	0.4782342240	0.5575600000
110	0.4103280120	0.4400109960	0.5128182720	0.5924300000	0.4064003160	0.4357985040	0.5114041320	0.5924300000
111	0.4485574320	0.4776581400	0.5482354800	0.6260500000	0.4446913080	0.4735405440	0.5468746680	0.6260500000
112	0.4903485960	0.5185263480	0.5860987440	0.6581500000	0.4865900640	0.5145511920	0.5848054080	0.6581500000
113	0.5360333640	0.5628912120	0.6265769880	0.6911200000	0.5324365080	0.5591135520	0.6253670040	0.6911200000
114	0.5859744840	0.6110519280	0.6698508240	0.7323400000	0.5826026040	0.6075351960	0.6687419040	0.7323400000
115	0.6405685080	0.6633332520	0.7161133080	0.7715900000	0.6374953440	0.6601503720	0.7151252520	0.7715900000
116	0.7002489480	0.7200877320	0.7655708640	0.8125400000	0.6975600720	0.7173222360	0.7647257040	0.8125400000
117	0.7654896960	0.7816981080	0.8184441480	0.8560400000	0.7632840960	0.7794454440	0.8177664120	0.8560400000
118	0.8368087920	0.8485798320	0.8749690560	0.8966800000	0.8352006120	0.8469487800	0.8744859720	0.8966800000
119	0.9147725280	0.9211839240	0.9353978040	0.9391100000	0.9138931080	0.9202982040	0.9351395400	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age > 86

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age > 86

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age > 86

Att'd Age	Male Face Amount: \$100,000 to \$249,999				Male Face Amount: \$250,000 to \$499,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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87	0.0678997200	0.0864126840	0.1028347800	0.1745200000	0.0565945920	0.0712256760	0.0949892640	0.1602653640
88	0.0758876760	0.0962972760	0.1152673680	0.1897100000	0.0635596320	0.0797594880	0.1067310240	0.1782500160
89	0.0845486040	0.1069750200	0.1287966720	0.2053300000	0.0711573240	0.0890348400	0.1195470120	0.1976293200
90	0.0938688480	0.1184215320	0.1434111120	0.2204200000	0.0793848840	0.0990415680	0.1334340480	0.2183499480
91	0.1038864240	0.1306776240	0.1591780680	0.2347800000	0.0882832440	0.1098240120	0.1484625360	0.2347800000
92	0.1146412080	0.1437859320	0.1761685200	0.2495200000	0.0978956400	0.1214288160	0.1647068760	0.2495200000
93	0.1261750440	0.1577910360	0.1944572280	0.2647600000	0.1082677680	0.1339050360	0.1822457040	0.2647600000
94	0.1385318040	0.1727394600	0.2141229360	0.2810200000	0.1194478440	0.1473042960	0.2011621200	0.2810200000
95	0.1517574960	0.1886798160	0.2352485640	0.2973900000	0.1314867960	0.1616808360	0.2215438800	0.2973900000
96	0.1659003960	0.2056628760	0.2579213640	0.3129300000	0.1444383480	0.1770917280	0.2434836840	0.3129300000
97	0.1810110480	0.2237416320	0.2822331960	0.3293100000	0.1583592000	0.1935969120	0.2670794280	0.3293100000
98	0.1971424920	0.2429714160	0.3082806960	0.3466000000	0.1733091840	0.2112594000	0.2924343960	0.3466000000
99	0.2143502520	0.2634099480	0.3361655520	0.3648500000	0.1893513840	0.2301453960	0.3196576560	0.3648500000
100	0.2306615640	0.2806862280	0.3540774720	0.3819200000	0.2049671520	0.2468215800	0.3374982480	0.3819200000
101	0.2482141200	0.2990956200	0.3729437880	0.3965100000	0.2218707480	0.2647061160	0.3563345640	0.3965100000
102	0.2671023600	0.3187124280	0.3928153560	0.4118500000	0.2401683840	0.2838865560	0.3762221640	0.4118500000
103	0.2874279240	0.3396158400	0.4137457560	0.4279600000	0.2599750200	0.3044567880	0.3972197160	0.4279600000
104	0.3093001920	0.3618902520	0.4357913760	0.4463300000	0.2814151080	0.3265175280	0.4193891760	0.4463300000
105	0.3328368720	0.3856255800	0.4590116640	0.4682000000	0.3046233480	0.3501767880	0.4427959560	0.4682000000
106	0.3581646120	0.4109176320	0.4834691880	0.4914200000	0.3297455760	0.3755503680	0.4675091040	0.4914200000
107	0.3854196960	0.4378685160	0.5092298880	0.5160700000	0.3569396280	0.4027625040	0.4936015200	0.5160700000
108	0.4147488120	0.4665870360	0.5363631960	0.5422100000	0.3863763720	0.4319464200	0.5211502080	0.5422100000
109	0.4463097600	0.4971891120	0.5649422520	0.5699400000	0.4182407520	0.4632449760	0.5502364320	0.5699400000
110	0.4802723880	0.5297982960	0.5950440840	0.5993000000	0.4527329760	0.4968114120	0.5809459920	0.5993000000
111	0.5168194560	0.5645462160	0.6267498360	0.6304100000	0.4900697760	0.5328100560	0.6133695120	0.6304100000
112	0.5561476320	0.6015731520	0.6601449600	0.6633500000	0.5304857280	0.5714171280	0.6476026440	0.6633500000
113	0.5984685480	0.6410285760	0.6953194920	0.6981900000	0.5742347760	0.6128216400	0.6837463680	0.6981900000
114	0.6440099400	0.6830717640	0.7323682080	0.7350300000	0.6215918040	0.6572263080	0.7219073400	0.7350300000
115	0.6930168720	0.7278724440	0.7713910080	0.7739500000	0.6728543520	0.7048485000	0.7621981320	0.7739500000
116	0.7457530680	0.7756114680	0.8124930600	0.8150200000	0.7283445120	0.7559213760	0.8047376160	0.8150200000
117	0.8025023040	0.8264815560	0.8557851480	0.8583200000	0.7884109320	0.8106949560	0.8496513000	0.8583200000
118	0.8635699560	0.8806880640	0.9013839600	0.9039200000	0.8534310240	0.8694373920	0.8970716880	0.9039200000
119	0.9292846440	0.9384498120	0.9494124240	0.9517400000	0.9238133040	0.9324362640	0.9471386880	0.9517400000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age > 86

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age > 86

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age > 86

Att'd Age	Male Face Amount: \$500,000 to \$999,999				Male Face Amount: \$1,000,000 to \$1,999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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87	0.0555581520	0.0695831400	0.0929085480	0.1566185040	0.0528778200	0.0656136360	0.0898232880	0.1520763600
88	0.0624559200	0.0779956560	0.1045443240	0.1741939200	0.0596723280	0.0739022280	0.1012188840	0.1691420760
89	0.0699892440	0.0871502520	0.1172673600	0.1931322480	0.0671280840	0.0829760520	0.1137014400	0.1875311640
90	0.0781571880	0.0970391160	0.1310791920	0.2133813720	0.0752515440	0.0928384800	0.1272771120	0.2071930320
91	0.0870019080	0.1077078240	0.1460537160	0.2347800000	0.0840908760	0.1035441240	0.1420224240	0.2281913160
92	0.0965680080	0.1192044120	0.1622692080	0.2495200000	0.0936972720	0.1151509560	0.1580185800	0.2495200000
93	0.1069026480	0.1315794600	0.1798085520	0.2647600000	0.1041251760	0.1277204280	0.1753517520	0.2647600000
94	0.1180557240	0.1448862600	0.1987595040	0.2810200000	0.1154324400	0.1413176880	0.1941133560	0.2810200000
95	0.1300799160	0.1591809120	0.2192149200	0.2973900000	0.1276805280	0.1560117600	0.2144002920	0.2973900000
96	0.1430309520	0.1745224680	0.2412730920	0.3129300000	0.1409347320	0.1718757840	0.2363153280	0.3129300000
97	0.1569676800	0.1909730640	0.2650379760	0.3293100000	0.1552643760	0.1889872440	0.2599673760	0.3293100000
98	0.1719522600	0.2085981000	0.2906195160	0.3466000000	0.1707430680	0.2074281840	0.2854718400	0.3466000000
99	0.1880503800	0.2274663840	0.3181339920	0.3648500000	0.1874489400	0.2272854720	0.3129509760	0.3648500000
100	0.2036256960	0.2440845120	0.3359659920	0.3819200000	0.2030054040	0.2438996160	0.3307510680	0.3819200000
101	0.2204910360	0.2619167040	0.3547974960	0.3965100000	0.2198529120	0.2617282320	0.3495635880	0.3965100000
102	0.2387532600	0.2810516880	0.3746845440	0.4118500000	0.2380986000	0.2808600720	0.3694461360	0.4118500000
103	0.2585280600	0.3015846120	0.3956863080	0.4279600000	0.2578585080	0.3013904280	0.3904595640	0.4279600000
104	0.2799407160	0.3236176320	0.4178652480	0.4463300000	0.2792582880	0.3234215040	0.4126682040	0.4463300000
105	0.3031268640	0.3472603200	0.4412873520	0.4682000000	0.3024340560	0.3470630160	0.4361400240	0.4682000000
106	0.3282334200	0.3726302880	0.4660223160	0.4914200000	0.3275331960	0.3724326840	0.4609468800	0.4914200000
107	0.3554194320	0.3998537160	0.4921437240	0.5160700000	0.3547153080	0.3996568200	0.4871647080	0.5160700000
108	0.3848571360	0.4290660240	0.5197292880	0.5422100000	0.3841532880	0.4288709880	0.5148737520	0.5422100000
109	0.4167330240	0.4604125080	0.5488610640	0.5699400000	0.4160343360	0.4602206640	0.5441588400	0.5699400000
110	0.4512490320	0.4940490960	0.5796257280	0.5993000000	0.4505612040	0.4938619440	0.5751096120	0.5993000000
111	0.4886238480	0.5301430800	0.6121148160	0.6304100000	0.4879534800	0.5299623360	0.6078208080	0.6304100000
112	0.5290942320	0.5688740040	0.6464249760	0.6633500000	0.5284489440	0.5687016000	0.6423925560	0.6633500000
113	0.5729165880	0.6104345040	0.6826582800	0.6981900000	0.5723051520	0.6102726240	0.6789306840	0.6981900000
114	0.6203685480	0.6550313160	0.7209225240	0.7350300000	0.6198010080	0.6548824200	0.7175470320	0.7350300000
115	0.6717507240	0.7028862600	0.7613315520	0.7739500000	0.6712385640	0.7027531200	0.7583598120	0.7739500000
116	0.7273886400	0.7542373560	0.8040055800	0.8150200000	0.7269449400	0.7541230680	0.8014939560	0.8150200000
117	0.7876347840	0.8093400480	0.8490715680	0.8583200000	0.7872744120	0.8092480560	0.8470814760	0.8583200000
118	0.8528708160	0.8684683920	0.8966635800	0.9039200000	0.8526106560	0.8684025960	0.8952619440	0.9039200000
119	0.9235100520	0.9319165200	0.9469232160	0.9517400000	0.9233691840	0.9318812040	0.9461828280	0.9517400000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age > 86

Att'd Age	Male				Female			
	Face Amount: \$2,000,000 and higher				Face Amount: \$100,000 to \$249,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age > 86

Att'd Age	Male				Female			
	Face Amount: \$2,000,000 and higher				Face Amount: \$100,000 to \$249,999			
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age > 86

Att'd Age	Male				Female			
	Face Amount: \$2,000,000 and higher				Face Amount: \$100,000 to \$249,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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87	0.0518202720	0.0643013400	0.0882837240	0.1490349600	0.0615205440	0.0682492320	0.0786081840	0.1278900000
88	0.0584788920	0.0725288160	0.0995797920	0.1657593720	0.0703268400	0.0776454000	0.0892585200	0.1385800000
89	0.0657855240	0.0815517000	0.1119679200	0.1837806840	0.0801364560	0.0880525320	0.1010275440	0.1483600000
90	0.0737465280	0.0913766760	0.1254573120	0.2030493480	0.0910499640	0.0995654160	0.1140172320	0.1539200000
91	0.0824090640	0.1020610320	0.1401265920	0.2236276800	0.1031496120	0.1122569880	0.1283037600	0.1584800000
92	0.0918233400	0.1136656320	0.1560593520	0.2455806600	0.1165507200	0.1262344200	0.1427700000	0.1683300000
93	0.1020426840	0.1262551560	0.1733443800	0.2647600000	0.1313489640	0.1415815080	0.1594400000	0.1822700000
94	0.1131238080	0.1398982920	0.1920759720	0.2810200000	0.1476764160	0.1584192960	0.1800222240	0.2017000000
95	0.1251269400	0.1546679640	0.2123542680	0.2973900000	0.1656440760	0.1768438200	0.2005727520	0.2246200000
96	0.1381160520	0.1706415840	0.2342855520	0.3129300000	0.1854030480	0.1969916880	0.2229944040	0.2464500000
97	0.1521591120	0.1879013160	0.2579826240	0.3293100000	0.2070818040	0.2189727120	0.2394800000	0.2594000000
98	0.1673282280	0.2065343280	0.2835651600	0.3466000000	0.2308530240	0.2429409240	0.2473200000	0.2645900000
99	0.1836999720	0.2266330680	0.3111601080	0.3648500000	0.2568651000	0.2635900000	0.2635900000	0.2785700000
100	0.1991367960	0.2432328240	0.3289482120	0.3819200000	0.2740402680	0.2847400000	0.2847400000	0.2974800000
101	0.2158708200	0.2610484200	0.3477532200	0.3965100000	0.2923638480	0.3048549480	0.3077200000	0.3179200000
102	0.2340110520	0.2801689200	0.3676332480	0.4118500000	0.3119126160	0.3245235600	0.3330400000	0.3401300000
103	0.2536756560	0.3006899040	0.3886497600	0.4279600000	0.3327685200	0.3454611600	0.3607000000	0.3640400000
104	0.2749927320	0.3227139480	0.4108677240	0.4463300000	0.3550189320	0.3677496000	0.3908500000	0.3916300000
105	0.2981011440	0.3463511520	0.4343558280	0.4682000000	0.3787571040	0.3914760480	0.4227100000	0.4234400000
106	0.3231514200	0.3717196560	0.4591866720	0.4914200000	0.4040825280	0.4167332760	0.4509034800	0.4559900000
107	0.3503067360	0.3989462760	0.4854370200	0.5160700000	0.4311013200	0.4436200560	0.4773005160	0.4891000000
108	0.3797439960	0.4281671160	0.5131880280	0.5422100000	0.4599267120	0.4722415080	0.5052429000	0.5227700000
109	0.4116549480	0.4595282280	0.5425254840	0.5699400000	0.4906794960	0.5027095560	0.5348211000	0.5575600000
110	0.4462474680	0.4931863920	0.5735400720	0.5993000000	0.5234885520	0.5351433480	0.5661308880	0.5924300000
111	0.4837468920	0.5293098480	0.6063276720	0.6304100000	0.5584913760	0.5696697000	0.5992736280	0.6260500000
112	0.5243974920	0.5680791720	0.6409896480	0.6633500000	0.5958346440	0.6064236120	0.6343566240	0.6581500000
113	0.5684640840	0.6096881640	0.6776331360	0.6981900000	0.6356748600	0.6455488200	0.6714934680	0.6911200000
114	0.6162337200	0.6543447960	0.7163714280	0.7350300000	0.6781789680	0.6871983000	0.7108044000	0.7323400000
115	0.6680175600	0.7022723040	0.7573242840	0.7739500000	0.7235250840	0.7315349280	0.7524166920	0.7715900000
116	0.7241529480	0.7537102680	0.8006182920	0.8150200000	0.7719032640	0.7787320560	0.7964650800	0.8125400000
117	0.7850055480	0.8089158120	0.8463872760	0.8583200000	0.8235162240	0.8289742440	0.8430921720	0.8560400000
118	0.8509717680	0.8681648880	0.8947727520	0.9039200000	0.8785802520	0.8824579560	0.8924489160	0.8966800000
119	0.9224813040	0.9317536560	0.9459242880	0.9517400000	0.9373261200	0.9390600000	0.9390600000	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age > 86

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age > 86

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age > 86

Att'd Age	Female Face Amount: \$250,000 to \$499,999				Female Face Amount: \$500,000 to \$999,999			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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87	0.0438212760	0.0541783680	0.0660246480	0.1278900000	0.0427087680	0.0530576160	0.0645591960	0.1278900000
88	0.0500940240	0.0616373400	0.0754034400	0.1385800000	0.0488222640	0.0603622920	0.0738004560	0.1385800000
89	0.0570814440	0.0698988480	0.0858389640	0.1483600000	0.0556322880	0.0684528960	0.0840945960	0.1483600000
90	0.0648551640	0.0790381320	0.0974357400	0.1539200000	0.0632086560	0.0774031200	0.0955471440	0.1539200000
91	0.0734737800	0.0891131040	0.1102783680	0.1584800000	0.0716084760	0.0872696760	0.1082444280	0.1584800000
92	0.0830194320	0.1002088200	0.1244864040	0.1683300000	0.0809117760	0.0981358680	0.1223074440	0.1683300000
93	0.0935602680	0.1123918200	0.1401579720	0.1822700000	0.0911850120	0.1100668440	0.1378366080	0.1822700000
94	0.1051903560	0.1257581760	0.1574296440	0.2017000000	0.1025198520	0.1231566960	0.1549705200	0.2017000000
95	0.1179887760	0.1403841480	0.1764149880	0.2246200000	0.1149933480	0.1374801000	0.1738256520	0.2246200000
96	0.1320631560	0.1563781440	0.1972698240	0.2464500000	0.1287104040	0.1531432560	0.1945605600	0.2464500000
97	0.1475049960	0.1738273800	0.2201252760	0.2594000000	0.1437602160	0.1702315200	0.2173100880	0.2594000000
98	0.1644373080	0.1928540880	0.2451589560	0.2645900000	0.1602626640	0.1888646400	0.2422554240	0.2645900000
99	0.1829657880	0.2135578080	0.2635900000	0.2785700000	0.1783207560	0.2091400680	0.2635900000	0.2785700000
100	0.1983787440	0.2298493560	0.2847400000	0.2974800000	0.1935793200	0.2253187680	0.2847400000	0.2974800000
101	0.2150900760	0.2473837200	0.3077200000	0.3179200000	0.2101435200	0.2427490320	0.3053989440	0.3179200000
102	0.2332091640	0.2662557240	0.3281394360	0.3401300000	0.2281250880	0.2615276640	0.3250721520	0.3401300000
103	0.2528546040	0.2865674040	0.3490953600	0.3640400000	0.2476453080	0.2817589800	0.3460126680	0.3640400000
104	0.2741549640	0.3084285840	0.3713895840	0.3916300000	0.2688358440	0.3035553480	0.3683021280	0.3916300000
105	0.2972496480	0.3319574880	0.3951075840	0.4234400000	0.2918395920	0.3270378600	0.3920274360	0.4234400000
106	0.3222898200	0.3572813040	0.4203402720	0.4559900000	0.3168117360	0.3523369200	0.4172810880	0.4559900000
107	0.3494393760	0.3845370000	0.4471844040	0.4891000000	0.3439207080	0.3795930840	0.4441615200	0.4891000000
108	0.3788759880	0.4138719240	0.4757428680	0.5227700000	0.3733493280	0.4089577320	0.4727735520	0.5227700000
109	0.4107923280	0.4454447040	0.5061251640	0.5575600000	0.4052961000	0.4405939800	0.5032287120	0.5575600000
110	0.4453972800	0.4794260640	0.5384477520	0.5924300000	0.4399764960	0.4746775440	0.5356457280	0.5924300000
111	0.4829173560	0.5159997360	0.5728345680	0.6260500000	0.4776244200	0.5113977480	0.5701509840	0.6260500000
112	0.5235980880	0.5553634680	0.6094174080	0.6581500000	0.5184938160	0.5509585800	0.6068790120	0.6581500000
113	0.5677057560	0.5977301280	0.6483365400	0.6911200000	0.5628603240	0.5935797480	0.6459729720	0.6911200000
114	0.6155290320	0.6433287840	0.6897411600	0.7323400000	0.6110231760	0.6394980240	0.6875853000	0.7323400000
115	0.6673809120	0.6924060000	0.7337899920	0.7715900000	0.6633072360	0.6889684560	0.7318782120	0.7715900000
116	0.7236007800	0.7452271320	0.7806519120	0.8125400000	0.7200651480	0.7422658320	0.7790243880	0.8125400000
117	0.7845565800	0.8020777920	0.8305065720	0.8560400000	0.7816797120	0.7996862040	0.8292076320	0.8560400000
118	0.8506472640	0.8632653840	0.8835450840	0.8966800000	0.8485665240	0.8615485080	0.8826235800	0.8966800000
119	0.9223054080	0.9291207600	0.9390600000	0.9391100000	0.9211767000	0.9281963760	0.9390600000	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

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TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age > 86

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
	Pref Plus NT	Pref NT	Sel NT	Std TB	Pref Plus NT	Pref NT	Sel NT	Std TB
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Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)
Current Annual Cost of Insurance Rates per \$ of Net Amount at Risk
for Standard Risks

Issue Age > 86

Att'd Age	Female Face Amount: \$1,000,000 to \$1,999,999				Female Face Amount: \$2,000,000 and higher			
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85								
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87	0.0414001440	0.0508086120	0.0616914720	0.1264483080	0.0405723240	0.0497925000	0.0606321360	0.1239192960
88	0.0473263200	0.0578036520	0.0705222360	0.1385800000	0.0463800000	0.0566476440	0.0693112440	0.1382686440
89	0.0539276880	0.0655513080	0.0803591160	0.1483600000	0.0528493680	0.0642403680	0.0789792120	0.1483600000
90	0.0612719040	0.0741221520	0.0913029360	0.1539200000	0.0600467400	0.0726398040	0.0897351120	0.1539200000
91	0.0694143480	0.0835704840	0.1034361960	0.1584800000	0.0680263680	0.0818991720	0.1016600280	0.1584800000
92	0.0784326000	0.0939760800	0.1168745400	0.1683300000	0.0768642960	0.0920966760	0.1148676120	0.1683300000
93	0.0883910520	0.1054013160	0.1317138960	0.1822700000	0.0866236200	0.1032934320	0.1294521600	0.1822700000
94	0.0993785880	0.1179363240	0.1480867200	0.2017000000	0.0973914480	0.1155777480	0.1455438240	0.2017000000
95	0.1114698840	0.1316525880	0.1661043000	0.2246200000	0.1092409800	0.1290197040	0.1632520200	0.2246200000
96	0.1247666520	0.1466518080	0.1859181720	0.2464500000	0.1222718640	0.1437189600	0.1827256440	0.2464500000
97	0.1393553280	0.1630157400	0.2076571560	0.2594000000	0.1365688320	0.1597556280	0.2040913320	0.2594000000
98	0.1553521320	0.1808590320	0.2314944120	0.2645900000	0.1522457760	0.1772420880	0.2275192800	0.2645900000
99	0.1728569160	0.2002750200	0.2575787640	0.2785700000	0.1694005320	0.1962697800	0.2531557200	0.2785700000
100	0.1879262160	0.2162134320	0.2747653440	0.2974800000	0.1843457400	0.2120933640	0.2702700000	0.2974800000
101	0.2043092400	0.2334202440	0.2930986800	0.3179200000	0.2006094840	0.2291926680	0.2885412840	0.3179200000
102	0.2221205040	0.2519964360	0.3126552840	0.3401300000	0.2183080800	0.2476705560	0.3080477640	0.3401300000
103	0.2414845080	0.2720509560	0.3335167680	0.3640400000	0.2375681160	0.2676381480	0.3288729600	0.3640400000
104	0.2625366240	0.2937014760	0.3557702040	0.3916300000	0.2585273520	0.2892155640	0.3511060200	0.3916300000
105	0.2854240320	0.3170749920	0.3795084720	0.4234400000	0.2813356920	0.3125325840	0.3748421160	0.4234400000
106	0.3103067040	0.3423086400	0.4048306440	0.4559900000	0.3061562880	0.3377294640	0.4001828640	0.4559900000
107	0.3373586040	0.3695504400	0.4318423920	0.4891000000	0.3331666560	0.3649577520	0.4272367440	0.4891000000
108	0.3667688400	0.3989602200	0.4606564680	0.5227700000	0.3625599840	0.3943812360	0.4561195680	0.5227700000
109	0.3987429840	0.4307105040	0.4913931240	0.5575600000	0.3945465240	0.4261768800	0.4869549840	0.5575600000
110	0.4335045840	0.4649875560	0.5241806400	0.5924300000	0.4293550320	0.4605359520	0.5198749920	0.5924300000
111	0.4712966160	0.5019924600	0.5591558640	0.6260500000	0.4672344960	0.4976650920	0.5550205080	0.6260500000
112	0.5123832840	0.5419423200	0.5964647520	0.6581500000	0.5084558520	0.5377876560	0.5925420000	0.6581500000
113	0.5570517960	0.5850714840	0.6362630280	0.6911200000	0.5533139160	0.5811449640	0.6326000880	0.6911200000
114	0.6056144280	0.6316329840	0.6787167840	0.7323400000	0.6021295440	0.6279978000	0.6753662520	0.7323400000
115	0.6584106480	0.6818999640	0.7240032120	0.7715900000	0.6552518880	0.6786279840	0.7210235640	0.7715900000
116	0.7158095280	0.7361673120	0.7723113000	0.8125400000	0.7130609040	0.7333400640	0.7697674920	0.8125400000
117	0.7782123240	0.7947534000	0.8238426960	0.8560400000	0.7759700640	0.7924631160	0.8218066920	0.8560400000
118	0.8460552720	0.8580019320	0.8788124400	0.8966800000	0.8444293320	0.8563527720	0.8773639440	0.8966800000
119	0.9198126240	0.9262839360	0.9374499600	0.9391100000	0.9189283560	0.9253933080	0.9366770760	0.9391100000
120	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000	1.0000000000

* To convert annual rates to monthly rates, apply any substandard tables or extras, cap at 1, then divide by 12.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3(AR)

	Current	Guar
per Policy Monthly Expense Charge*	\$10.00	\$10.00
* only applies to policies with an issue age less than 18 or a face amount less than \$250,000		

	Current	Guar
per Premium Charge	% *	% *
* the current percentage of premium charge equals the guaranteed percentage of premium charge and varies by state. There is no percentage of premium charge assessed against 1035 exchanges from other TIAA-CREF Life policies.		

	Current	Guar
Partial Withdrawal Fee	\$20.00*	\$20.00*
* The amount paid to the owner will be \$20 less than the amount withdrawn from the policy.		

TIAA-CREF LIFE INSURANCE COMPANY

ACTUARIAL MEMORANDUM

Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3

1. DESCRIPTION OF POLICY CHARACTERISTICS

A. Death Benefits

The policy provides adjustable life insurance coverage on the insured while the policy is in force. The proceeds payable on death are the death benefit less any outstanding loan balance less any monthly deductions due and unpaid. The death benefit depends on the policy value, the face amount, the death benefit option, and the requirements of the Internal Revenue Code.

At issue, the policyholder will select either Option A, with death benefits equal to the face amount; Option B, with death benefits equal to the sum of the policy value and the face amount; or Option C, with death benefits equal to the face amount plus gross premiums paid. The face amount will be reduced for any partial withdrawals under Option A and Option C.

The death benefit thus computed will be adjusted, if necessary, to comply with the Internal Revenue Code ("IRC") "definition of life insurance" as amended in Section 7702 by the Deficit Reduction Tax Act of 1984. Any premium payment causing a death benefit increase under IRC Section 7702 will be subject to evidence of insurability.

At issue, the policyholder will select one of two IRC tests for compliance. These two tests are the Cash Value Accumulation Test ("CVAT") and the Guideline Premium Test ("GPT"). Under the CVAT, the death benefit is always at least as great as the policy value divided by the net single premium per dollar of death benefit. Under the GPT, the death benefit is always at least as great as the policy value multiplied by the death benefit percentage for the insured's attained age.

B. Policy Value

Net premiums, or premiums less the premium tax load, are deposited into the policy value upon receipt. Likewise, cash surrenders are deducted from the policy value upon payment.

Interest is credited to the policy value daily. On each monthly anniversary date, cost of insurance charges, rider charges, and per policy charges are deducted from the policy value. Service charges may also be deducted on the dates TIAA-CREF Life provides certain services as described in the policy.

The cash surrender value ("CSV") is equal to the policy value less any outstanding policy loan. The outstanding policy loan consists of principal and any accrued interest.

C. Flexibility

The policy provides for flexible premium payments. An initial premium is payable upon delivery of the policy. Subsequent premiums may be paid at any time.

On any monthly anniversary date after the first policy year, the owner may change the face amount or death benefit option while this policy is in force. Decreases may not lower the face amount below the minimum issue limits set by the company. Decreases are first applied to reduce the most recent layers of coverage.

Evidence of insurability is required for any increases in face amount arising from owner requests or for death benefit option changes as described in the contract. When allocating net amount at risk, policy value is allocated among the layers of coverage in proportion to each layer's face amount.

At issue, the owner selects a planned premium and face amount, both subject to minimum amounts. A continuation of the original planned premium and face amount will result in a coverage period that could range from term coverage to the whole of life.

In all years, sufficient premium must be paid so that the CSV remains positive. The policy will lapse without value if sufficient premium is not paid by the end of the grace period.

D. Grace Period

The policy will continue in force as long as the CSV is sufficient to cover the current monthly deduction. If the CSV is not sufficient to cover the monthly deduction, the policy will enter a 61-day grace period. The policy will lapse with no value if sufficient premium is not paid by the end of the grace period.

E. Policy Loans

Policyholders may take policy loans of amounts up to 100% of the policy value. A portion of the policy value equal to the outstanding loan principal will be taken from the unimpaired account and set aside as collateral in the loan account.

The interest rate credited on collateral is guaranteed to be no less than 4.35%. The interest rate charged on the outstanding policy loan is 5.00% per annum in arrears. Interest not paid when due will be added to the loan principal.

F. Accelerated Death Benefit Option

If the insured suffers from a terminal illness, the policyholder may accelerate all or a portion of the death benefit. However, the accelerated proceeds must be at least the lesser of \$50,000 or 25% of the death benefit.

The benefit paid to the policyholder will equal the accelerated proceeds discounted for one year at the yield on a 90-day treasury bill. The benefit may be further reduced by an administrative expense charge as described in the contract; any due and unpaid monthly deductions; and any policy loan repaid upon acceleration.

The policy's face amount, policy value, and outstanding policy loan will be reduced by the ratio of the accelerated proceeds to the death benefit available for acceleration. A liability will be set up as required by New York Insurance Regulation 143 for all accelerated death benefit claims not yet paid. Required reserves described in Section 4 will continue to be held for the unaccelerated portion of the policy.

G. Issue Ages

The policy is available at the following issue ages:

- Preferred Plus non-tobacco class: 18-90
- Preferred non-tobacco class: 18-90
- Select non-tobacco class: 18-90
- Standard tobacco class: 18-90
- Substandard classes: 18-90
- Preferred unismoke class: 0-17
- Select unismoke class: 0-17.

H. Face Amount Bands

The policy is available at the following face amount bands:

- \$100,000 to \$249,999
- \$250,000 to \$499,999
- \$500,000 to \$999,999
- \$1,000,000 to \$1,999,999
- \$2,000,000 and higher.

2. BASIS OF VALUES

The policy value is an accumulation at interest of the net premiums less expense charges, cost of insurance charges, rider charges, service charges, and cash surrenders. The policy value on the issue date is the total of net premiums received less the monthly deduction for the first month of coverage. On each subsequent monthly anniversary, the policy value will equal:

- the policy value on the prior monthly anniversary; plus
- one month's interest on the prior monthly anniversary policy value; plus
- all net premium payments received since the prior monthly anniversary date plus interest on these net premium payments from the date(s) of receipt; less
- the monthly deduction for the following month; less
- any service charges since the prior monthly anniversary; less
- any cash surrenders since the prior monthly anniversary; less
- interest on these cash surrenders and service charges from the date(s) of deduction.

A. Credited Interest

Interest will be credited to the policy value at an annual effective rate of at least 3.00%. A rate of interest higher than 3.00% may be credited as declared by authority of the TIAA-CREF Life Board of Directors.

Interest will be credited to the portion of the policy value allocated to the loan account. The crediting rate on the loan account will never be less than 4.35%. A higher rate may be declared by authority of the TIAA-CREF Life Board of Directors.

B. Cost of Insurance (“COI”) Charges

COI charges are deducted from the policy value on each monthly anniversary date. The guaranteed maximum COI rates are shown in Exhibit 1 of this memorandum.

C. Expense Charges

Expense charges consist of premium tax loads, which are applied to each premium upon which TIAA-CREF Life expects to pay premium tax, and monthly per policy charges. The guaranteed maximum expense charges are shown in Exhibit 2 of this memorandum.

D. Service Charges

TIAA-CREF Life reserves the right to charge for certain services as described in the policy. These service charges are shown in Exhibit 2 of this memorandum.

3. DEMONSTRATION OF COMPLIANCE WITH NONFORFEITURE REQUIREMENTS

Section 4221(n-1) of New York Insurance Law governs nonforfeiture values for individual flexible premium adjustable life insurance policies. The following demonstrates compliance with Section 4221(n-1)(3)(B), which limits surrender charges and excess first-year expense charges. Since Section 4221(n-1) of New York Insurance Law is stricter than the Standard Nonforfeiture Law as interpreted by the Universal Life Insurance Model Regulation promulgated by the National Association of Insurance Commissioners (“NAIC”), compliance with Section 4221(n-1) implies compliance with the NAIC’s Standard Nonforfeiture Law.

The following sections will show:

- A. The formula for the policy value
- B. A demonstration of compliance with the nonforfeiture requirements.

A. Policy Value

The formula for the Policy Value (“PV”) at any time t is as follows:

$$PV_t = \sum_{n=0}^t (PPL_n \times P_n - COI_n - EC_n - CS_n - RC_n - SC_n + I_n)$$

where:

PPL_n	=	1 - percentage of premium load
P_n	=	Premium received at time n
COI_n	=	COI charges deducted at time n
EC_n	=	Expense charges deducted at time n
CS_n	=	Cash surrenders paid at time n
RC_n	=	Rider charges deducted at time n
SC_n	=	Service charges deducted at time n
I_n	=	Interest credited at time n

Exhibit 3 contains a sample calculation of the policy value.

B. Demonstration of Compliance with Nonforfeiture Requirements

Section 4221(n-1)(B)(i) requires that the excess first-year expense charge not exceed the initial expense allowance. Since the only expense charges consist of premium tax loads and per policy fees that are level in all policy years, there are no excess first-year expense charges, so this provision is satisfied.

Section 4221(n-1)(B)(ii) places limits on surrender charges. Since this product contains no surrender charges, this provision is also satisfied.

4. RESERVES

Reserves will be calculated using:

- the 2001 CSO ultimate mortality table, age last birthday, sex distinct, smoker distinct where appropriate, with or without selection factors as allowed by law, and
- a valuation interest rate no greater than the maximum allowed by law.

Reserves for basic policy benefits will be calculated using the Commissioner's Reserve Valuation Method ("CRVM") and will be at least as great as the greater of A and B below:

- The accumulated policy value based on the actual interest earnings that have been credited; the actual cost of insurance, expense, rider, and service charges that have been assessed; the actual premiums that have been paid; and any cash surrenders.
- The reserve produced by the requirements of New York Insurance Regulation 147.

5. POLICY COST FACTORS

A. Cost of Insurance Rates

The guaranteed maximum COI rates for insureds with issue ages less than 18 are based on the 2001 CSO ultimate mortality table, age last birthday, sex distinct, smoker

aggregate. The guaranteed maximum COI rates for insureds with issue ages greater than 17 are based on the 2001 CSO ultimate mortality table, age last birthday, sex and smoker distinct.

Guaranteed maximum COI rates for substandard lives exceed those for unimpaired lives by the appropriate substandard multiple of the 2001 CSO Table plus any flat extra amount. For unisex issues, the guaranteed COI rates are based on an 80% male, 20% female blend of the sex-distinct rates.

The guaranteed maximum COI rates are shown in Exhibit 1.

B. Expense Charges

The guaranteed maximum expense charges deducted from the policy value on each monthly anniversary are shown in Exhibit 2.

A premium tax expense load is assessed against all premiums upon which TIAA-CREF Life expects to pay premium tax. The load will approximate the premium tax rate of the state of issue. Once a policy is issued, the level of this charge is guaranteed not to increase, even if there is an increase in the state premium tax rate.

C. Service Charges

TIAA-CREF Life charges \$20 for each partial withdrawal of cash surrender value. TIAA-CREF Life also reserves the right to charge for other services as described in the policy.

D Actuarial Opinion

I am a member of the American Academy of Actuaries and meet its Qualification Standards for issuing this actuarial memorandum.

In my judgment, the cost factors for this policy form are reasonable. Further, based on these factors, the policy appears to be self-supporting and not to discriminate unfairly between new issues and in-force policies. In addition, no assumptions or provisions unfairly discriminate in availability, rates, benefits or any other way for prospective insureds of the same class, equal expectation of life, and degree of risk or hazard.



Date: 3/18/2008

Jeffrey S. Goldin, FSA, MAAA
Actuary
TIAA-CREF Life Insurance Company

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3
Guaranteed Maximum Monthly Cost of Insurance Rates

Age	Female			Male		
	Non-smoker	Smoker	Unismoke	Non-smoker	Smoker	Unismoke
0			0.000035000			0.000060000
1			0.000025833			0.000038333
2			0.000019167			0.000027500
3			0.000016667			0.000020000
4			0.000015833			0.000017500
5			0.000015000			0.000017500
6			0.000015833			0.000018333
7			0.000017500			0.000018333
8			0.000017500			0.000018333
9			0.000017500			0.000019167
10			0.000018333			0.000020000
11			0.000020833			0.000023333
12			0.000022500			0.000028333
13			0.000025833			0.000033333
14			0.000028333			0.000043333
15			0.000030000			0.000055000
16			0.000032500			0.000065000
17			0.000034167			0.000074167
18	0.000035833	0.000042500	0.000036667	0.000076667	0.000095000	0.000079167
19	0.000037500	0.000046667	0.000038333	0.000078333	0.000102500	0.000081667
20	0.000037500	0.000049167	0.000039167	0.000079167	0.000108333	0.000083333
21	0.000039167	0.000052500	0.000040833	0.000079167	0.000113333	0.000084167
22	0.000040000	0.000055000	0.000041667	0.000079167	0.000119167	0.000085000
23	0.000040000	0.000057500	0.000042500	0.000080000	0.000125000	0.000086667
24	0.000041667	0.000060833	0.000044167	0.000080833	0.000131667	0.000088333
25	0.000042500	0.000065833	0.000045833	0.000083333	0.000139167	0.000090833
26	0.000045833	0.000070000	0.000048333	0.000086667	0.000146667	0.000095000
27	0.000047500	0.000074167	0.000050833	0.000088333	0.000150833	0.000097500
28	0.000050000	0.000079167	0.000053333	0.000086667	0.000151667	0.000096667
29	0.000052500	0.000084167	0.000055833	0.000085833	0.000150833	0.000095833
30	0.000055000	0.000089167	0.000058333	0.000085000	0.000150000	0.000095000
31	0.000058333	0.000095833	0.000062500	0.000084167	0.000150833	0.000094167
32	0.000061667	0.000102500	0.000065833	0.000085000	0.000153333	0.000095000
33	0.000065833	0.000110833	0.000070833	0.000087500	0.000158333	0.000096667
34	0.000070833	0.000121667	0.000076667	0.000089167	0.000164167	0.000099167
35	0.000076667	0.000132500	0.000083333	0.000093333	0.000170833	0.000103333
36	0.000082500	0.000143333	0.000089167	0.000097500	0.000180833	0.000109167
37	0.000087500	0.000152500	0.000095000	0.000103333	0.000192500	0.000115833
38	0.000091667	0.000161667	0.000100000	0.000110833	0.000206667	0.000124167
39	0.000096667	0.000171667	0.000105000	0.000117500	0.000222500	0.000132500

Unismoke rates apply to issue ages less than 18. Smoker distinct rates apply to issue ages 18 or older.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3
Guaranteed Maximum Monthly Cost of Insurance Rates

Age	Female			Male		
	Non-smoker	Smoker	Unismoke	Non-smoker	Smoker	Unismoke
40	0.000102500	0.000182500	0.000111667	0.000126667	0.000241667	0.000143333
41	0.000109167	0.000195000	0.000119167	0.000137500	0.000265000	0.000155833
42	0.000116667	0.000210833	0.000127500	0.000150833	0.000292500	0.000170833
43	0.000125833	0.000228333	0.000137500	0.000166667	0.000325000	0.000189167
44	0.000136667	0.000249167	0.000149167	0.000184167	0.000361667	0.000210000
45	0.000149167	0.000273333	0.000163333	0.000203333	0.000398333	0.000230833
46	0.000164167	0.000301667	0.000180000	0.000222500	0.000435000	0.000252500
47	0.000181667	0.000336667	0.000198333	0.000238333	0.000465833	0.000270833
48	0.000200833	0.000378333	0.000220000	0.000250833	0.000489167	0.000285000
49	0.000222500	0.000425000	0.000244167	0.000266667	0.000519167	0.000303333
50	0.000246667	0.000475000	0.000270000	0.000287500	0.000558333	0.000325833
51	0.000274167	0.000530000	0.000300000	0.000314167	0.000609167	0.000355000
52	0.000305000	0.000589167	0.000332500	0.000346667	0.000670833	0.000391667
53	0.000337500	0.000653333	0.000367500	0.000384167	0.000745000	0.000434167
54	0.000371667	0.000721667	0.000405000	0.000431667	0.000833333	0.000485833
55	0.000410833	0.000794167	0.000446667	0.000485000	0.000927500	0.000543333
56	0.000453333	0.000871667	0.000492500	0.000540000	0.001025000	0.000605000
57	0.000498333	0.000950000	0.000540833	0.000593333	0.001115000	0.000662500
58	0.000545000	0.001031667	0.000590833	0.000646667	0.001200833	0.000719167
59	0.000592500	0.001119167	0.000641667	0.000709167	0.001301667	0.000785000
60	0.000642500	0.001210000	0.000695000	0.000785000	0.001425833	0.000866667
61	0.000697500	0.001308333	0.000752500	0.000877500	0.001577500	0.000965833
62	0.000755833	0.001412500	0.000813333	0.000985000	0.001751667	0.001081667
63	0.000817500	0.001519167	0.000879167	0.001102500	0.001938333	0.001205833
64	0.000885000	0.001634167	0.000950000	0.001225000	0.002125000	0.001336667
65	0.000960000	0.001758333	0.001027500	0.001352500	0.002307500	0.001470833
66	0.001041667	0.001893333	0.001112500	0.001481667	0.002484167	0.001605833
67	0.001132500	0.002043333	0.001206667	0.001616667	0.002662500	0.001746667
68	0.001233333	0.002207500	0.001309167	0.001759167	0.002845000	0.001895000
69	0.001343333	0.002388333	0.001423333	0.001919167	0.003045833	0.002057500
70	0.001467500	0.002592500	0.001552500	0.002105833	0.003275833	0.002245000
71	0.001609167	0.002820833	0.001698333	0.002332500	0.003558333	0.002475833
72	0.001764167	0.003069167	0.001857500	0.002597500	0.003886667	0.002745000
73	0.001933333	0.003340000	0.002032500	0.002876667	0.004217500	0.003026667
74	0.002120833	0.003623333	0.002223333	0.003176667	0.004575833	0.003330000
75	0.002326667	0.003920833	0.002433333	0.003503333	0.004974167	0.003662500
76	0.002552500	0.004242500	0.002662500	0.003871667	0.005415833	0.004036667
77	0.002802500	0.004589167	0.002914167	0.004300000	0.005926667	0.004472500
78	0.003075000	0.004963333	0.003190000	0.004797500	0.006512500	0.004976667
79	0.003374167	0.005365833	0.003493333	0.005355000	0.007157500	0.005540000

Unismoke rates apply to issue ages less than 18. Smoker distinct rates apply to issue ages 18 or older.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3
Guaranteed Maximum Monthly Cost of Insurance Rates

Age	Female			Male		
	Non-smoker	Smoker	Unismoke	Non-smoker	Smoker	Unismoke
80	0.003745833	0.005867500	0.003869167	0.005976667	0.007862500	0.006168333
81	0.004202500	0.006480833	0.004330000	0.006652500	0.008611667	0.006850000
82	0.004685833	0.007112500	0.004816667	0.007368333	0.009382500	0.007568333
83	0.005193333	0.007757500	0.005328333	0.008150000	0.010204167	0.008351667
84	0.005759167	0.008429167	0.005895000	0.009019167	0.011133333	0.009224167
85	0.006332500	0.009050000	0.006465833	0.009985833	0.012186667	0.010196667
86	0.007010000	0.009767500	0.007140000	0.011049167	0.013329167	0.011264167
87	0.007846667	0.010657500	0.007974167	0.012198333	0.014543333	0.012415833
88	0.008729167	0.011548333	0.008854167	0.013420000	0.015809167	0.013638333
89	0.009607500	0.012363333	0.009723333	0.014701667	0.017110833	0.014919167
90	0.010254167	0.012826667	0.010351667	0.015978333	0.018368333	0.016190000
91	0.010872500	0.013206667	0.010960833	0.017235000	0.019565000	0.017439167
92	0.011897500	0.014027500	0.011976667	0.018551667	0.020793333	0.018745000
93	0.013286667	0.015189167	0.013350833	0.019940000	0.022063333	0.020121667
94	0.015016667	0.016808333	0.015075000	0.021402500	0.023418333	0.021571667
95	0.016899167	0.018718333	0.016956667	0.022850833	0.024782500	0.023010000
96	0.018753333	0.020537500	0.018807500	0.024265000	0.026077500	0.024412500
97	0.019956667	0.021616667	0.020005833	0.025771667	0.027442500	0.025905000
98	0.020610000	0.022049167	0.020649167	0.027378333	0.028883333	0.027495833
99	0.021965833	0.023214167	0.021998333	0.029092500	0.030404167	0.029193333
100	0.023728333	0.024790000	0.023751667	0.030730000	0.031826667	0.030813333
101	0.025643333	0.026493333	0.025657500	0.032182500	0.033042500	0.032246667
102	0.027753333	0.028344167	0.027755000	0.033727500	0.034320833	0.033770833
103	0.030058333	0.030336667	0.030059167	0.035370000	0.035663333	0.035391667
104	0.032570833	0.032635833	0.032571667	0.037105833	0.037194167	0.037112500
105	0.035225833	0.035286667	0.035226667	0.038934167	0.039016667	0.038940833
106	0.037943333	0.037999167	0.037944167	0.040875000	0.040951667	0.040880833
107	0.040705833	0.040758333	0.040706667	0.042934167	0.043005833	0.042940000
108	0.043515833	0.043564167	0.043516667	0.045119167	0.045184167	0.045124167
109	0.046419167	0.046463333	0.046420000	0.047435000	0.047495000	0.047439167
110	0.049329167	0.049369167	0.049330000	0.049887500	0.049941667	0.049891667
111	0.052134167	0.052170833	0.052135000	0.052485833	0.052534167	0.052490000
112	0.054813333	0.054845833	0.054814167	0.055235833	0.055279167	0.055239167
113	0.057565000	0.057593333	0.057565833	0.058145833	0.058182500	0.058148333
114	0.061004167	0.061028333	0.061005000	0.061220833	0.061252500	0.061223333
115	0.064278333	0.064299167	0.064279167	0.064469167	0.064495833	0.064471667
116	0.067695833	0.067711667	0.067696667	0.067896667	0.067918333	0.067898333
117	0.071325000	0.071336667	0.071325000	0.071510833	0.071526667	0.071512500
118	0.074715000	0.074723333	0.074715000	0.075316667	0.075326667	0.075317500
119	0.078255000	0.078259167	0.078255000	0.079305833	0.079311667	0.079305833
120	0.083333333	0.083333333	0.083333333	0.083333333	0.083333333	0.083333333

Unismoke rates apply to issue ages less than 18. Smoker distinct rates apply to issue ages 18 or older.

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3
Guaranteed Maximum Expense Charges

Annualized per Policy Expense Charges in All Years

<u>Issue Age</u>	<u>Face Amount</u>	<u>Guaranteed</u>
0 to 17	\$100,000 to \$249,999	\$120
0 to 17	\$250,000 and higher	\$120
18 to 90	\$100,000 to \$249,999	\$120
18 to 90	\$250,000 and higher	\$0

Premium-Based Expense Charges

<u>Type</u>	<u>Guaranteed</u>
State Premium Tax Charge	Premium tax rate for state of issue

Specific Transaction Charges

<u>Type</u>	<u>Guaranteed</u>
Partial Withdrawal	\$20 per withdrawal

Actuarial Memorandum Exhibit 3

TIAA-CREF Life Insurance Company
Individual Flexible Premium Adjustable Life Insurance, Form AM-SUL.3
Sample Policy Value Calculations

Single Life
Male Preferred Plus Non-Tobacco, Issue Age 35
Face Amount: \$250,000
Death Benefit Option A
No Riders
Guideline Premium Test
Issued January 1, 2009

<u>Policy Year</u>	<u>Policy Month</u>	<u>Beginning Policy Value</u>	<u>Gross Premium</u>	<u>Premium Tax Charge⁽¹⁾</u>	<u>Death Benefit</u>	<u>Net Amount at Risk⁽²⁾</u>	<u>COI Rate</u>	<u>COI Charge⁽³⁾</u>	<u>Interest Credited at 5.00%⁽⁴⁾</u>	<u>Ending Policy Value⁽⁵⁾</u>
1	1	0.00	1,800.00	36.00	250,000.00	247,620.95	0.000071925	17.81	7.25	1,753.44
1	2	1,753.44	0.00	0.00	250,000.00	247,631.51	0.000071925	17.81	6.51	1,742.14
1	3	1,742.14	0.00	0.00	250,000.00	247,642.81	0.000071925	17.81	7.16	1,731.49
1	4	1,731.49	0.00	0.00	250,000.00	247,653.46	0.000071925	17.81	6.89	1,720.57
1	5	1,720.57	0.00	0.00	250,000.00	247,664.38	0.000071925	17.81	7.07	1,709.83
1	6	1,709.83	0.00	0.00	250,000.00	247,675.12	0.000071925	17.81	6.80	1,698.82
1	7	1,698.82	0.00	0.00	250,000.00	247,686.13	0.000071925	17.81	6.98	1,687.99
1	8	1,687.99	0.00	0.00	250,000.00	247,696.96	0.000071925	17.82	6.94	1,677.11
1	9	1,677.11	0.00	0.00	250,000.00	247,707.84	0.000071925	17.82	6.67	1,665.96
1	10	1,665.96	0.00	0.00	250,000.00	247,718.99	0.000071925	17.82	6.84	1,654.98
1	11	1,654.98	0.00	0.00	250,000.00	247,729.97	0.000071925	17.82	6.58	1,643.74
1	12	1,643.74	0.00	0.00	250,000.00	247,741.21	0.000071925	17.82	6.75	1,632.67

⁽¹⁾ Premium Tax Charge = 2.00% x Gross Premium = 2.00% x \$1,800.00 = \$36.00 (assuming issue state tax charge at 2%)

⁽²⁾ Net Amount at Risk = Death Benefit / 1.00246627 - Beginning Policy Value - Gross Premium + Premium Tax Charge

⁽³⁾ COI Charge = COI Rate x Net Amount at Risk

⁽⁴⁾ Interest Credited = $((1 + 5\%)^{\text{(Days in Month / 365)} - 1}) \times (\text{Beginning Policy Value} + \text{Gross Premium} - \text{Premium Tax Charge} - \text{COI Charge})$

⁽⁵⁾ Ending Policy Value = Beginning Policy Value + Gross Premium - Premium Tax Charge - COI Charge + Interest Credited

TIAA-CREF Life Insurance Company ("TIAA-CREF Life")

This is to certify that the attached policy form is in compliance with the readability laws and regulations of your state. Provided below is a list of excludable items.

FLESCH SCORE: 57.8

EXCLUDED WORDS AND PHRASES:

Accelerated Death Benefits
Applications
Primary beneficiaries
Endorsements
Policy's
Policies
Your Flexible Premium Universal Life Insurance Policy
TIAA-CREF Life Insurance Company
Accelerated Death Benefit
Insurance Service Center
P.O. Box XXX
Atlanta, GA 31139
A summary of your policy
Guaranteed maximum monthly cost of insurance rates per \$1,000 of net amount
at risk
Table Of Death Benefit Factors
Net single premiums per \$1,000 of death benefit
How your policy works
Medicaid
licensed physician
terminal illness
2001 Commissioners' Standard Ordinary Mortality Tables
internal Revenue Code
modified endowment contract
administrative office.
Vice President
Secretary
Premiums
Application
federal tax law.
Primary beneficiary
Endorsement
Policy
Your
President
Premium
You



Craig K. Nordyke
Vice President and Actuary

Date: March 11, 2008



TIAA-CREF Life Insurance Company
A Life Insurance Policy Illustration
[- Revised Illustration -]

INTELLIGENT LIFE
UNIVERSAL LIFE INSURANCE

Prepared for: [John Doe]
Prepared by: [Jane Doe
TIAA-CREF
8500 Andrew Carnegie Blvd.
Charlotte, NC 28262
913-205-4570]
Prepared on: [February 14, 2008]
Time Prepared: [4:26 PM]

TIAA-CREF Life Insurance Company, 730 Third Avenue, New York, NY 10017 issues life insurance.

This illustration is not valid without all pages.

Policy Form Series: AM-SUL.3

State [XX]

C36231A

Prepared For [John Doe]

[Page 1 of 11]

Prepared on: [February 14, 2008]

Time Prepared [4:26 PM]

TIUIIL

Background information

About this illustration

The purpose of this illustration is to show you how TIAA-CREF Life Insurance Company's (TIAA-CREF Life) universal life insurance (UL) policy works.

This illustration provides a summary of the policy and some of its benefit provisions. It also presents various scenarios to explain how different variables – such as premiums, death benefit, policy charges, withdrawals, and loans – can impact the operation of the policy.

For this illustration to be valid, each numbered page must be attached. Note, however, that the illustration itself is not a contract, and that the terms of the policy constitute the actual agreement of coverage.

The tax information in this illustration is for information purposes only. TIAA-CREF Life does not offer tax advice, so please consult your tax advisor for assistance with tax-related matters.

About the Universal Life Policy

This universal life policy is also known as Flexible Premium Adjustable Life Insurance. It provides a flexible death benefit and flexible premium payments. The values in the life insurance contract change based on the amount and timing of your premium payments, monthly charges, premium tax charges, the interest rate credited to the policy, and any partial cash surrenders and loans.

The current interest rate is declared at least once a year by the TIAA-CREF Life Board of Directors and remains in effect until changed by the Board. The credited interest rate is subject to change at any time but is guaranteed never to be below the 3.00% minimum effective annual interest rate. Monthly charges and premium tax charges are subject to change but will never exceed the maximums shown in the policy.

About us

TIAA-CREF Life Insurance Company, a subsidiary of TIAA, is a stock life insurance company domiciled in the state of New York. TIAA-CREF Life is part of the TIAA-CREF group of companies, which is recognized as one of the nation's premier financial services institutions. The TIAA-CREF group of companies is known for its integrity, financial stability, prudent investment management and commitment to service excellence.

TIAA-CREF Life was established to further these traditions and deliver value to policyholders through high-quality products and outstanding customer service. As a result of its relationship with its parent, Teachers Insurance and Annuity Association (TIAA), TIAA-CREF Life is among the very few companies to have the highest possible ratings from the nation's leading independent insurance and financial industry rating agencies: [A.M. Best Co. (A++), 06/2007; Standard & Poor's (AAA), 07/2007; Fitch (AAA), 05/2007; and Moody's Investors Service (Aaa), 05/2007.]

This illustration is not valid without all pages.

Policy benefits

Death Benefit

The death benefit is based on the face amount, policy value, and death benefit option selected by you. The death proceeds payable to the beneficiary will equal the death benefit less any outstanding policy loans and due and unpaid monthly charges on the date the insured dies.

Death Benefit Options

- Death benefit option A provides a level death benefit. The death benefit equals the face amount on the date the insured dies.
- Death benefit option B provides an increasing death benefit. The death benefit equals the face amount plus the policy value on the date the insured dies.
- Death benefit option C provides a return of premium. The death benefit equals the face amount plus the total premiums paid over the life of the policy.

Policy Value

The policy value is the accumulation with interest of the premiums you pay into the policy less premium tax charges, cost of insurance charges, any expense charges, any riders, and any cash surrenders.

Cash Surrender Value

The cash surrender value is the amount payable to you upon full surrender of the policy. It equals the policy value less any outstanding policy loans including unpaid loan interest.

Partial Cash Surrenders

Partial cash surrenders are available anytime after the first policy anniversary as specified in the contract. The minimum partial cash surrender is \$1,000, and the maximum is 90% of the policy's cash surrender value. In addition to the partial cash surrender paid to you, a \$20.00 administrative fee will be deducted from the policy value.

Policy Loans

Loans may be taken using the policy value as collateral with certain limitations. The minimum loan is \$1,000. Total outstanding policy loans may not exceed the policy value.

The rate charged on policy loans is guaranteed to be no more than 5.00%. The rate credited on policy value used as loan collateral is guaranteed to be no less than 4.35%. We currently credit 4.35% in the first ten policy years and 4.80% thereafter.

This illustration is not valid without all pages.

Additional UL policy features and benefits

Below is an overview of your UL policy, reflecting personal information about the insured, features considered and premium details.

Information about you	[John Doe Male, issue age 35 Preferred Plus Non-tobacco]
Initial Face amount	[\$250,000]
Death benefit option	[Option A - Level]
Planned premium mode	[Annual]
Planned premium	[\$1,226.06]

Accelerated death benefit option

This option allows you to receive the death benefit proceeds of your policy if the insured has been diagnosed with a terminal illness and has a life expectancy of 12 months or less. There is no extra charge for the availability of this feature, but there may be a charge assessed if this feature is exercised, and the proceeds are discounted for interest to reflect early payment. Receipt of the accelerated death benefits may be taxable and may also affect eligibility for public assistance programs.

Waiver of monthly charges rider

This optional rider waives all monthly charges while the insured remains totally disabled if disability begins before age 65. We impose an extra charge each month for this rider if added to your policy. The insured must be at least 18 but no more than 60 years old to be eligible to apply for this rider.

Extended maturity

This benefit allows you to keep your policy in force after the insured reaches age 121. After age 121, we will stop deducting charges and accepting premiums, and the death benefit will equal the policy's cash value. If kept in force beyond age 121, this policy may not qualify as life insurance. As with all tax matters, you should consult a qualified tax advisor before exercising this benefit. There is no extra charge for this benefit.

Level cost of insurance endorsement

This optional endorsement levels the cost of insurance ("COI") rates applied to this policy. The level COIs are guaranteed if sufficient premium is paid. This endorsement may be renewed while there is an available level COI period for the insured's age, but evidence of insurability may be required. The company also maintains the right to discontinue this endorsement at any time. There is no extra charge for this endorsement.

[Institutional charitable benefit rider]

Upon death of the insured, this optional rider pays an extra 1% of the face amount to the qualified institution(s) of higher learning or scientific or medical research that you choose. There is no extra charge for this rider.]

This illustration is not valid without all pages.

Policy premiums

Premiums

The annualized premium shown in this illustration is the planned premium which you intend to pay plus any lump sum premium payments. This illustration assumes the planned premiums are paid at the beginning of the modal period indicated. The modal period refers to the frequency that planned premiums are paid and can be either annual, semiannual, quarterly, monthly, or as a lump sum. Policy value, cash surrender value, and death proceeds can be affected by any unscheduled premium payments.

Policy Cost Comparison Indices

	<u>5 Years</u>	<u>10 Years</u>	<u>20 Years</u>
Life Insurance Net Payment Cost Index	4.90	4.90	4.90
Life Insurance Surrender Cost Index	0.84	0.82	1.01

Indices are useful to compare relative costs for similar policies. Policies with lower indices are a better value. The interest rate used to calculate these indices is 5.00%.

Explanation of this policy illustration

Illustration Tables

The tables on the following pages show the premium outlay, policy value, cash surrender value, and death proceeds at different policy durations. The values in these tables are based on assumptions made by us and on information provided by you regarding the insured's age, sex, and underwriting class as well as this policy's face amount, death benefit option, section 7702 test, planned premium, planned premium mode, and any attached riders. This information is at the top of these tables. Note that policy value, cash surrender value, and death proceeds can also be affected by cash surrenders, policy loans, or any changes you make to policy or rider benefits.

Guaranteed Values

The guaranteed values are the minimum values that will accrue assuming you pay the premiums as illustrated and do not make any additional changes to the policy or rider benefits. These values are based on the guaranteed minimum interest rate of 3.00% and the maximum charges guaranteed in the contract.

Current Values

The current values are based on an assumed interest rate of 5.10% and the current level of charges. The current interest rate we credit is 5.10%. We reserve the right to change the current interest rate and level of charges within the policy guarantees, and any such changes would cause actual results to differ from the illustrated current values.

Midpoint Values

The midpoint values are based on an interest rate and level of charges midway between those assumed for the guaranteed and current values.

Table I

Table I illustrates guaranteed, current, and midpoint values for policy years 5, 10, and 20 as well as at the insured's attained age 70.

Table II

Table II illustrates guaranteed and current values in each year until the earlier of policy termination or the insured's attained age 121.

Advisory Fees

The tables on the following pages assume an investment advisory fee at an annualized rate of 0.00% of the cash surrender value paid quarterly to your investment advisor.

This illustration is not valid without all pages.

Policy values

Insured:	John Doe, 35-Male	Planned Premium:	\$1,226.06
Underwriting Class:	Preferred Plus Non-tobacco	Planned Premium Mode:	Annual
Initial Face Amount:	\$250,000	Section 7702 Test:	Guideline Premium Test
Death Benefit Option:	Option A - Level	Riders:	Waiver of Monthly Charges
Cost of Insurance Option:	10-Year Level Once	Initial Annual Prem to Guarantee Level COIs:	\$1,017.00

This table is based on the assumptions at the top of this page. All values are shown at the end of the year. This illustration assumes the interest rate and level of policy charges used to calculate the non-guaranteed values continue unchanged for all years. This is not likely to occur, so actual values may be more or less favorable than those shown.

Table I

	Guaranteed 3.00% Interest Rate Maximum Charges	Non-Guaranteed	
		Midpoint 4.05% Interest Rate Midpoint Charges	Current 5.10% Interest Rate Current Charges
Summary Year 5			
Cash Surrender Value	5,528	5,708	5,893
Death Proceeds	250,000	250,000	250,000
Summary Year 10			
Cash Surrender Value	11,961	12,696	13,479
Death Proceeds	250,000	250,000	250,000
Summary Year 20			
Cash Surrender Value	20,097	26,606	33,838
Death Proceeds	250,000	250,000	250,000
Summary Age 70			
Cash Surrender Value	0	35,081	85,599
Death Proceeds	0	250,000	250,000
Age when contract lapses	69	78	N/A
Year when contract lapses	35	44	N/A

This illustration is not valid without all pages.

Policy values

Insured:	John Doe, 35-Male	Planned Premium:	\$1,226.06
Underwriting Class:	Preferred Plus Non-tobacco	Planned Premium Mode:	Annual
Initial Face Amount:	\$250,000	Section 7702 Test:	Guideline Premium Test
Death Benefit Option:	Option A - Level	Riders:	Waiver of Monthly Charges
Cost of Insurance Option:	10-Year Level Once	Initial Annual Prem to Guarantee Level COIs:	\$1,017.00

This table is based on the assumptions at the top of this page. Planned premiums are assumed paid at the beginning of the modal period indicated above. The policy value, cash surrender value, and death benefit proceeds are shown as of the end of each policy year. This illustration assumes the interest rate and level of policy charges used to calculate the non-guaranteed values continue unchanged for all years. This is not likely to occur, so actual values may be more or less favorable than those shown.

Table II

Policy Year	Age	Premium Outlay	Non-Guaranteed 5.10% Interest Rate Current Charges			Guaranteed 3.00% Interest Rate Maximum Charges		
			Policy Value	Cash Surrender Value	Death Benefit Proceeds	Policy Value	Cash Surrender Value	Death Benefit Proceeds
1	35	1,226.06	1,063	1,063	250,000	1,039	1,039	250,000
2	36	1,226.06	2,180	2,180	250,000	2,111	2,111	250,000
3	37	1,226.06	3,356	3,356	250,000	3,216	3,216	250,000
4	38	1,226.06	4,592	4,592	250,000	4,354	4,354	250,000
5	39	1,226.06	5,893	5,893	250,000	5,528	5,528	250,000
6	40	1,226.06	7,261	7,261	250,000	6,738	6,738	250,000
7	41	1,226.06	8,700	8,700	250,000	7,985	7,985	250,000
8	42	1,226.06	10,213	10,213	250,000	9,270	9,270	250,000
9	43	1,226.06	11,805	11,805	250,000	10,595	10,595	250,000
10	44	1,226.06	13,479	13,479	250,000	11,961	11,961	250,000
11	45	1,226.06	15,165	15,165	250,000	12,932	12,932	250,000
12	46	1,226.06	16,919	16,919	250,000	13,873	13,873	250,000
13	47	1,226.06	18,746	18,746	250,000	14,795	14,795	250,000
14	48	1,226.06	20,647	20,647	250,000	15,706	15,706	250,000
15	49	1,226.06	22,625	22,625	250,000	16,597	16,597	250,000
16	50	1,226.06	24,683	24,683	250,000	17,451	17,451	250,000
17	51	1,226.06	26,830	26,830	250,000	18,249	18,249	250,000
18	52	1,226.06	29,068	29,068	250,000	18,971	18,971	250,000
19	53	1,226.06	31,403	31,403	250,000	19,598	19,598	250,000
20	54	1,226.06	33,838	33,838	250,000	20,097	20,097	250,000
21	55	1,226.06	36,378	36,378	250,000	20,444	20,444	250,000
22	56	1,226.06	39,006	39,006	250,000	20,626	20,626	250,000
23	57	1,226.06	41,724	41,724	250,000	20,642	20,642	250,000
24	58	1,226.06	44,531	44,531	250,000	20,483	20,483	250,000
25	59	1,226.06	47,429	47,429	250,000	20,111	20,111	250,000
26	60	1,226.06	50,418	50,418	250,000	19,473	19,473	250,000
27	61	1,226.06	53,492	53,492	250,000	18,500	18,500	250,000
28	62	1,226.06	56,650	56,650	250,000	17,122	17,122	250,000
29	63	1,226.06	59,890	59,890	250,000	15,281	15,281	250,000
30	64	1,226.06	63,208	63,208	250,000	12,926	12,926	250,000

This illustration is not valid without all pages.

Policy Form Series: AM-SUL.3

State: XX

C36231A

Prepared For: John Doe

Prepared on: February 14, 2008

Time Prepared: 4:26 PM

TIUIIL

Policy values

Insured:	John Doe, 35-Male	Planned Premium:	\$1,226.06
Underwriting Class:	Preferred Plus Non-tobacco	Planned Premium Mode:	Annual
Initial Face Amount:	\$250,000	Section 7702 Test:	Guideline Premium Test
Death Benefit Option:	Option A - Level	Riders:	Waiver of Monthly Charges
Cost of Insurance Option:	10-Year Level Once	Initial Annual Prem to Guarantee Level COIs:	\$1,017.00

Table II (continued)

Policy Year	Age	Premium Outlay	Non-Guaranteed 5.10% Interest Rate Current Charges			Guaranteed 3.00% Interest Rate Maximum Charges		
			Policy Value	Cash Surrender Value	Death Benefit Proceeds	Policy Value	Cash Surrender Value	Death Benefit Proceeds
31	65	1,226.06	66,755	66,755	250,000	10,646	10,646	250,000
32	66	1,226.06	70,384	70,384	250,000	7,879	7,879	250,000
33	67	1,226.06	74,090	74,090	250,000	4,575	4,575	250,000
34	68	1,226.06	77,866	77,866	250,000	675	675	250,000
35	69	1,226.06	81,705	81,705	250,000	0	0	0
36	70	1,226.06	85,599	85,599	250,000			
37	71	1,226.06	89,514	89,514	250,000			
38	72	1,226.06	93,431	93,431	250,000			
39	73	1,226.06	97,328	97,328	250,000			
40	74	1,226.06	101,182	101,182	250,000			
41	75	1,226.06	104,962	104,962	250,000			
42	76	1,226.06	108,762	108,762	250,000			
43	77	1,226.06	112,573	112,573	250,000			
44	78	1,226.06	116,379	116,379	250,000			
45	79	1,226.06	120,174	120,174	250,000			
46	80	1,226.06	123,951	123,951	250,000			
47	81	1,226.06	127,707	127,707	250,000			
48	82	1,226.06	131,443	131,443	250,000			
49	83	1,226.06	135,151	135,151	250,000			
50	84	1,226.06	138,818	138,818	250,000			
51	85	1,226.06	142,434	142,434	250,000			
52	86	1,226.06	145,988	145,988	250,000			
53	87	1,226.06	149,471	149,471	250,000			
54	88	1,226.06	152,882	152,882	250,000			
55	89	1,226.06	156,223	156,223	250,000			
56	90	1,226.06	159,507	159,507	250,000			
57	91	1,226.06	162,743	162,743	250,000			
58	92	1,226.06	165,948	165,948	250,000			
59	93	1,226.06	169,136	169,136	250,000			
60	94	1,226.06	172,330	172,330	250,000			
61	95	1,226.06	175,552	175,552	250,000			
62	96	1,226.06	178,834	178,834	250,000			
63	97	1,226.06	182,213	182,213	250,000			
64	98	1,226.06	185,735	185,735	250,000			
65	99	1,226.06	189,458	189,458	250,000			

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Policy Form Series: AM-SUL.3

State: XX

C36231A

Prepared For: John Doe

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Prepared on: February 14, 2008

Time Prepared: 4:26 PM

TIUILL

Policy values

Insured:	[John Doe, 35-Male	Planned Premium:	[\$1,226.06
Underwriting Class:	Preferred Plus Non-tobacco	Planned Premium Mode:	Annual
Initial Face Amount:	\$250,000	Section 7702 Test:	Guideline Premium Test
Death Benefit Option:	Option A - Level	Riders:	Waiver of Monthly Charges
Cost of Insurance Option:	10-Year Level Once	Initial Annual Prem to Guarantee Level COIs:	\$1,017.00

Table II (continued)

Policy Year	Age	Premium Outlay	Non-Guaranteed [5.10%] Interest Rate Current Charges			Guaranteed 3.00% Interest Rate Maximum Charges		
			Policy Value	Cash Surrender Value	Death Benefit Proceeds	Policy Value	Cash Surrender Value	Death Benefit Proceeds
[66	100	1,226.06	193,063	193,063	250,000			
67	101	1,226.06	196,545	196,545	250,000			
68	102	1,226.06	199,900	199,900	250,000			
69	103	1,226.06	203,125	203,125	250,000			
70	104	1,226.06	206,216	206,216	250,000			
71	105	1,226.06	209,174	209,174	250,000			
72	106	1,226.06	211,999	211,999	250,000			
73	107	1,226.06	214,694	214,694	250,000			
74	108	1,226.06	217,266	217,266	250,000			
75	109	1,226.06	219,726	219,726	250,000			
76	110	1,226.06	222,097	222,097	250,000			
77	111	1,226.06	224,415	224,415	250,000			
78	112	1,226.06	226,753	226,753	250,000			
79	113	1,226.06	229,254	229,254	250,000			
80	114	1,226.06	232,217	232,217	250,000			
81	115	1,226.06	236,306	236,306	250,000			
82	116	1,226.06	243,090	243,090	250,000			
83	117	1,226.06	254,790	254,790	257,338			
84	118	1,226.06	267,412	267,412	270,086			
85	119	1,226.06	280,407	280,407	283,211			
86	120	1,226.06	293,754	293,754	296,692			
Age when contract lapses				N/A		69		
Year when contract lapses				N/A		35		

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Policy Form Series: AM-SUL.3
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 C36231A
 Prepared For [John Doe]

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Prepared on [February 14, 2008]
 Time Prepared [4:26 PM]
 TIUHL

Supplementary policy information

Below is additional information about premiums under this UL policy:

Life insurance qualification test (Section 7702)

[Guideline premium test]

Initial guideline single premium

[\$26,334.91]

Initial guideline level premium

[\$2,490.65]

Initial 7-pay premium

[\$8,156.06]

Taxation of Life Insurance

The values illustrated comply with the Internal Revenue Code ("IRC") definition of "life insurance" under Section 7702. The information contained in this illustration is based on certain tax and legal assumptions. Qualification as a "life insurance contract" in this illustration is based on the [Guideline Premium Test ("GPT")] described in Section 7702 of the IRC.

As defined by the Technical and Miscellaneous Revenue Act ("TAMRA") of 1988, a policy becomes a Modified Endowment Contract ("MEC") if premiums exceed the 7-pay limit. Changes in premium payments from those illustrated or other changes to the illustrated policy after issue may result in this policy being classified as a MEC. **Based on our interpretation of TAMRA, this policy as illustrated would [not] be classified as a MEC.**

Distributions from a MEC, including loans and withdrawals, are taxable as income in the year received to the extent that the policy value prior to the distribution exceeds the policy's basis. Policy basis is the amount of premiums paid, plus taxed loans, minus rider charges and untaxed withdrawals. Distributions may be subject to an additional 10% income tax penalty if taken before you reach age 59^{1/2}. For complete information on how distributions from this policy may affect your personal tax situation, always consult your personal tax advisor.

This illustration is not valid without all pages.

Signatures

Policyowner's Signature:

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower than shown.

Signature of Applicant

Date

Authorized Representative Signature:

I, an insurance producer/authorized representative of TIAA-CREF Life Insurance Company, certify this illustration has been delivered to the applicant, and I have explained that the assumptions on which any non-guaranteed elements are illustrated are subject to change by TIAA-CREF Life. I have made no statements that are inconsistent with this illustration.

[Jane Doe]

Name of Agent

Signature of Agent

Date

This illustration is not valid without all pages.

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Prepared For [John Doe]

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Time Prepared [4:26 PM]

TIUIL

Individual Life Insurance Illustration Actuary Certification

I, Jeffrey S. Goldin, Actuary of TIAA, am a member of the American Academy of Actuaries (the Academy) in good standing and meet the requirements of the Academy to make an illustration actuary certification. I was appointed by the Board of Directors of TIAA-CREF Life Insurance Company to be the illustration actuary for individual life insurance plans designated to be marketed with an illustration and sold on an individual basis.

The plan covered by this certification is Flexible Premium Adjustable Life Insurance (AM-SUL.3). This certification is valid until December 31, 2008.

This certification is for compliance with the NAIC Life Insurance Illustrations Model Regulation (the Model) and applicable state regulations promulgated pursuant to the Model. This certification is solely for the use of the Insurance Department of the state in which this certification is filed and is not for use by any other party. This certification is to be considered in its entirety, and no part is to be separately reviewed or relied upon. Any review of and/or reliance upon this certification should be with the benefit of the advice of an actuary who meets the Academy qualification standards. I do not accept responsibility for use of this document in a manner other than that which I intended.

To the best of my knowledge and belief:

- The nonguaranteed elements which I have authorized for illustration for the plans listed above meet the requirements of the Model.
- The disciplined current scales for these plans conform with reasonable and current interpretations of the Actuarial Standard of Practice for Compliance with the NAIC Life Insurance Illustration Model Regulation (ASOP 24) promulgated by the Actuarial Standards Board.
- Non-guaranteed elements illustrated on new policies are consistent with those illustrated for similar in-force policies.
- Non-guaranteed elements illustrated for new and in-force policies subject to the Model are consistent with the non-guaranteed elements actually credited or charged to the same or similar forms.
- For business issued in the last five years, the currently payable scale has not been reduced since the last certification for reasons unrelated to experience changes.
- The minimum expenses used to calculate the disciplined current scale for all policy forms subject to the Model were the 2007 Generally Recognized Expense Table approved by the NAIC.



Date

: March 18, 2008



TIAA-CREF Life Insurance Company
730 Third Avenue
New York, NY 10017-3206
212 490-9000 1 800 223-1200

Your Flexible Premium Universal Life Insurance Policy

PLEASE READ THIS POLICY CAREFULLY. This policy is a legal contract between the owner and TIAA-CREF Life Insurance Company. This policy is issued in consideration of the application and the payment of the first premium.

Subject to the conditions specified in this policy, you may request to accelerate this policy's death benefit. The receipt of an Accelerated Death Benefit payment may be taxable. As with all tax matters, you should consult a **qualified personal** tax advisor before requesting an Accelerated Death Benefit payment. The death benefit and any accumulation values and cash values, and, if applicable, premium payments or cost of insurance charges, will be reduced if an accelerated death benefit is paid.

About this policy

Throughout this document, *you* and *your* mean the owner or owners of the policy named in the application or in any later change shown in our records. *We*, *us* and *our* refer to TIAA-CREF Life Insurance Company.

Your right to cancel this policy

During the right to cancel period, you have the right to cancel this policy and return it to us for a refund of your premium payments. The right to cancel period ends **[40-30]** days after you receive this policy. To cancel your policy, you must deliver or mail this document to us, along with a cancellation notice in a form satisfactory to us. If you send it by mail, it must be postmarked before the end of the right to cancel period, properly addressed and postage prepaid.


If you have any questions


If you have any questions about your policy or any of our other services, please contact our administrative office at:

TIAA-CREF Life Insurance Company

[Insurance Service Center, P.O. Box XXX, Atlanta, GA 31139 or you may call us at Tel: ~~1-800-223-1200~~ -877 694 0305]

!


Secretary


President

Key features of your Flexible Premium Universal Life Insurance policy

- Adjustable death benefit
- Flexible premiums payable during the insured's lifetime
- Pays death benefit proceeds when the person insured by the policy dies
- Can be cashed in for its cash surrender value
- ~~Doesn't~~ Non-Participating Policy. This policy does not pay dividends ~~because it's a nonparticipating policy~~
- ~~Option to get your death benefit early~~ Accelerated Death Benefit option, but you should consult a **qualified personal** tax ~~adviser~~ advisor first because the payment may be taxable

About your contract

Your contract with us includes your application, this policy and any riders or endorsements that are attached to it. It also includes applications that are attached for any later changes you made to the policy.

We~~ve~~ have assumed that all statements you made in your applications are true to the best of your knowledge and belief. We relied on these statements when we issued this policy. These statements in the absence of fraud are representations only — they~~re~~ are not warranties. We~~ll~~ will only use these statements to cancel this policy or contest a claim if you made a material misrepresentation in your application.

Only our ~~president, vice president or secretary~~ President, a Vice President or the Secretary may change the terms of this policy or waive any of our rights or requirements under it.

You~~ll~~ will find the detailed terms of your policy in sections 2 and 3 of this document followed by the terms of any riders you~~ve~~ have added. Section 1 is intended to be a summary only.

This document provides [you with](#) extensive information about your life insurance policy. Please read it carefully and keep it in a safe place. We ~~ve~~ [have](#) divided it into three main sections.

Section 1 — A summary of your policy

This section is a brief summary of your policy. It tells you your policy's key values, benefits and charges, and reminds you of the choices you made on your application.

Section 2 — How your policy works

This section describes how the main benefits and features of your policy work. It also explains the changes you can make to your policy and other things you can do under it.

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Waiver of monthly charges rider]	

[Endorsements added	Attached
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Level Cost of Insurance Endorsement]	

Section 1 — A summary of your policy

Policy information

Policy owner [JOHN DOE]
Plan Flexible Premium Universal Life Insurance
Policy number [123456789]
Minimum face amount \$[100,000.00]

Person insured by the policy [JOHN DOE]
Issue age [35]
Gender [MALE]
Underwriting class [PREFERRED PLUS NON TOBACCO]

Issue date [01/01/~~2005~~-2009]
Policy date [01/01/~~2005~~-2009]
Monthly charge date [1]

Policy benefits

Initial face amount \$[250,000.00]
Death benefit option [A - Level]

You can increase or decrease the face amount while your policy is in force. We ~~will~~ will pay the death benefit proceeds to your beneficiary (ies) when the person insured by this policy dies. You can have the proceeds paid in a lump sum or you can choose one of our other payment methods.

If the person insured by this policy has a terminal illness, you can apply to get all or part of the death benefit early.

[Riders [and endorsements] you ~~ve~~ have added]

[You ~~ve~~ have chosen to add the following rider [s] [and endorsement (s)] to your policy:]

[Level Cost of Insurance Endorsement
Endorsement Issue Date 01/01/~~2002~~-2009
Expiration Date 12/31/~~2011~~-2018
Initial Monthly Level Cost of Insurance Premium [\$~~81.48~~-84.66]
Refer to the Specifications Page attached to your Endorsement for the
Guaranteed Maximum Monthly Cost of Insurance Rates per \$1,000 of Net Amount at Risk]

[Waiver of monthly charges rider
Rider Issue Date 01/01/~~2005~~-2009
Disability must begin before 01/01/~~2035~~-2039
Initial waiver of monthly charges factors:

Age	Factor	Age	Factor	Age	Factor	Age	Factor
35	4.69137720%	47	7.45895504%	59	12.57684160%		
36	4.84213554%	48	7.79113037%	60	13.13633189%		
37	4.99810491%	49	7.79113037%	61	13.72088561%		
38	5.15944140%	50	8.50086248%	62	14.33101414%		
39	5.32768589%	51	8.87791401%	63	14.96906940%		
40	5.49958844%	52	9.27313520%	64	15.63492865%		
41	5.74425237%	53	9.68582290%				
42	6.00071690%	54	10.11678420%				
43	6.26772841%	55	10.56692813%				
44	6.54554384%	56	11.03692586%				
45	6.83725801%	57	11.52832588%				
46	7.14140862%	58	12.04087722%				

About your premium payments	<p>Minimum first premium \$[50.00] Planned premium \$[1,800.00 <u>1,500.00</u>] Frequency of your planned premium [ANNUAL]</p> <p>Tax test [GUIDELINE PREMIUM TEST] Initial Guideline Level Premium [\$3,285.22] Initial Guideline Single Premium [\$37,321.30]</p> <p>You can choose the amount and timing of your premium payments within certain limits. The planned premium is the scheduled premium you chose on your application. You don't <u>do not</u> have to pay your planned premiums, but if you don't <u>do not</u>, your policy may lapse and your coverage may end if the cash surrender value is less than the deduction for the monthly charge when it's <u>is</u> due.</p> <p>Even if you pay all of your planned premiums, your policy may still lapse and your coverage may end if the cash surrender value is less than the deduction for the monthly charge when it's <u>is</u> due. We it <u>will</u> give you a grace period of 61 days to make a minimum payment that is equal to any unpaid monthly charges plus three current monthly charges. If you don't <u>do not</u> pay it before the end of the grace period, your policy will lapse.</p> <p>The amount of coverage, and the length of time that your policy remains in force, depends on:</p> <ul style="list-style-type: none"> • the amount and timing of your premium payments. • whether you change the face amount or your death benefit option. • the withdrawals you take or loans you make. • the amount of the monthly charges and premium tax charges. • the interest rates on the fixed account and loan account, <u>or</u> • whether you change rider benefits.
How your premium payments are allocated	<p>We deduct a premium tax charge from each premium payment you make, and then allocate your <i>net premium</i> to the fixed account.</p>
<u>Tax test</u>	<p><u>[GUIDELINE PREMIUM TEST]</u> <u>[Initial Guideline Level Premium [\$2,493.14]]</u> <u>[Initial Guideline Single Premium [\$26,361.28]]</u></p>
Policy value	<p>The value of your policy can change daily.</p> <p>Policy value depends on the amount and timing of your premium payments, the interest rates on the fixed account and the loan account, policy charges, how much you ve <u>have</u> borrowed or withdrawn from the policy and the level of policy and rider benefits.</p>
Loans, withdrawals and surrenders	<p>Any time after the right to cancel period ends you can take out a loan from us using your policy as collateral.</p> <p>The loan interest rate is fixed at a <u>an effective annual</u> rate of 5% per year. The loan account guaranteed <u>effective annual</u> interest rate is 4.35%.</p> <p>You can take out all or part of your cash surrender value by making partial withdrawals or surrendering your policy.</p>
Fixed Account	<p>The guaranteed minimum interest rate on the fixed account is <u>an effective annual interest rate of</u> 3% per year, compounded annually. We may choose to set a higher rate for this account. The rate may be different from the interest rate on the loan account.</p>

Policy charges**Charges deducted from your premiums**

Premium tax charge of [2.00%] applicable to each premium paid.

Charges deducted from your policy

We deduct a monthly charge that has three parts:

- Guaranteed maximum policy fee: [¹] [~~\$10.00~~ 0.00] per month
 - Guaranteed maximum cost of insurance charge: See the table in Section 1
 - Charges for the riders you~~ve~~ have added: [See the attached riders]
-

[¹ \$10.00 per month if total face amount is less than \$250,000 and \$0 per month if total face amount is \$250,000 or more~~;~~]

**Guaranteed maximum monthly cost of insurance rates
per \$1,000 of net amount at risk**

We base the monthly cost of insurance charge on the current cost of insurance rates that apply to the net amount at risk. For the initial face amount, our current cost of insurance rates will never be greater than the guaranteed maximum monthly cost of insurance rates shown in this table. The guaranteed maximum monthly cost of insurance rates are based on the policy year, and the issue age, gender and underwriting class of the person insured by the policy. You [will](#) find more about the monthly cost of insurance charge in Section 2.

<u>POLICY YEAR</u>	<u>GUARANTEED MAXIMUM MONTHLY RATE</u>		<u>POLICY YEAR</u>	<u>GUARANTEED MAXIMUM MONTHLY RATE</u>		<u>POLICY YEAR</u>	<u>GUARANTEED MAXIMUM MONTHLY RATE</u>
1	0.093333		30	1.225000		59	19.940000
2	0.097500		31	1.352500		60	21.402500
3	0.103333		32	1.481667		61	22.850833
4	0.110833		33	1.616667		62	24.265000
5	0.117500		34	1.759167		63	25.771667
6	0.126667		35	1.919167		64	27.378333
7	0.137500		36	2.105833		65	29.092500
8	0.150833		37	2.332500		66	30.730000
9	0.166667		38	2.597500		67	32.182500
10	0.184167		39	2.876667		68	33.727500
11	0.203333		40	3.176667		69	35.370000
12	0.222500		41	3.503333		70	37.105833
13	0.238333		42	3.871667		71	38.934167
14	0.250833		43	4.300000		72	40.875000
15	0.266667		44	4.797500		73	42.934167
16	0.287500		45	5.355000		74	45.119167
17	0.314167		46	5.976667		75	47.435000
18	0.346667		47	6.652500		76	49.887500
19	0.384167		48	7.368333		77	52.485833
20	0.431667		49	8.150000		78	55.235833
21	0.485000		50	9.019167		79	58.145833
22	0.540000		51	9.985833		80	61.220833
23	0.593333		52	11.049167		81	64.469167
24	0.646667		53	12.198333		82	67.896667
25	0.709167		54	13.420000		83	71.510833
26	0.785000		55	14.701667		84	75.316667
27	0.877500		56	15.978333		85	79.305833
28	0.985000		57	17.235000		86	83.333333
29	1.102500		58	18.551667			

<u>POLICY YEAR</u>	<u>GUARANTEED MAXIMUM MONTHLY RATE</u>	<u>POLICY YEAR</u>	<u>GUARANTEED MAXIMUM MONTHLY RATE</u>
1	0.144301	34	2.534601
2	0.151816	35	2.798583
3	0.161836	36	3.098166
4	0.172693	37	3.441602
5	0.184387	38	3.839985
6	0.198589	39	4.293280

7	0.213629	40	4.794464
8	0.229508	41	5.333738
9	0.247062	42	5.907380
10	0.266293	43	6.511597
11	0.288038	44	7.150730
12	0.311462	45	7.845897
13	0.336568	46	8.620925
14	0.364194	47	9.498888
15	0.394342	48	10.501353
16	0.428692	49	11.628210
17	0.468087	50	12.862096
18	0.513375	51	14.178857
19	0.565405	52	15.565069
20	0.623351	53	17.002257
21	0.688067	54	18.486430
22	0.758728	55	20.041317
23	0.833666	56	21.693702
24	0.917110	57	23.488562
25	1.010776	58	25.504292
26	1.115546	59	27.961928
27	1.232314	60	31.383850
28	1.367070	61	36.798271
29	1.519909	62	46.588989
30	1.690087	63	67.043872
31	1.876864	64	83.333333
32	2.079504	65	83.333333]
33	2.297272		

[

TABLE OF DEATH BENEFIT FACTORS

Death Benefit Factors are used to calculate the minimum death benefit ~~required under I.R.C. section 7702 Minimum Death Benefit~~ (see applicable provision on page 15).

<u>YEAR</u>	<u>FACTOR</u>		<u>YEAR</u>	<u>FACTOR</u>		<u>YEAR</u>	<u>FACTOR</u>
<u>1</u>	<u>250%</u>		<u>30</u>	<u>122%</u>		<u>59</u>	<u>102%</u>
<u>2</u>	<u>250%</u>		<u>31</u>	<u>120%</u>		<u>60</u>	<u>101%</u>
<u>3</u>	<u>250%</u>		<u>32</u>	<u>119%</u>		<u>61</u>	<u>100%</u>
<u>4</u>	<u>250%</u>		<u>33</u>	<u>118%</u>		<u>62</u>	<u>100%</u>
<u>5</u>	<u>250%</u>		<u>34</u>	<u>117%</u>		<u>63</u>	<u>100%</u>
<u>6</u>	<u>250%</u>		<u>35</u>	<u>116%</u>		<u>64</u>	<u>100%</u>
<u>7</u>	<u>243%</u>		<u>36</u>	<u>115%</u>		<u>65</u>	<u>100%</u>
<u>8</u>	<u>236%</u>		<u>37</u>	<u>113%</u>		<u>66</u>	<u>101%</u>
<u>9</u>	<u>229%</u>		<u>38</u>	<u>111%</u>		<u>67</u>	<u>101%</u>
<u>10</u>	<u>222%</u>		<u>39</u>	<u>109%</u>		<u>68</u>	<u>101%</u>
<u>11</u>	<u>215%</u>		<u>40</u>	<u>107%</u>		<u>69</u>	<u>101%</u>
<u>12</u>	<u>209%</u>		<u>41</u>	<u>105%</u>		<u>70</u>	<u>101%</u>
<u>13</u>	<u>203%</u>		<u>42</u>	<u>105%</u>		<u>71</u>	<u>101%</u>
<u>14</u>	<u>197%</u>		<u>43</u>	<u>105%</u>		<u>72</u>	<u>101%</u>
<u>15</u>	<u>191%</u>		<u>44</u>	<u>105%</u>		<u>73</u>	<u>101%</u>
<u>16</u>	<u>185%</u>		<u>45</u>	<u>105%</u>		<u>74</u>	<u>101%</u>
<u>17</u>	<u>178%</u>		<u>46</u>	<u>105%</u>		<u>75</u>	<u>101%</u>
<u>18</u>	<u>171%</u>		<u>47</u>	<u>105%</u>		<u>76</u>	<u>101%</u>
<u>19</u>	<u>164%</u>		<u>48</u>	<u>105%</u>		<u>77</u>	<u>101%</u>
<u>20</u>	<u>157%</u>		<u>49</u>	<u>105%</u>		<u>78</u>	<u>101%</u>
<u>21</u>	<u>150%</u>		<u>50</u>	<u>105%</u>		<u>79</u>	<u>101%</u>
<u>22</u>	<u>146%</u>		<u>51</u>	<u>105%</u>		<u>80</u>	<u>101%</u>
<u>23</u>	<u>142%</u>		<u>52</u>	<u>105%</u>		<u>81</u>	<u>101%</u>
<u>24</u>	<u>138%</u>		<u>53</u>	<u>105%</u>		<u>82</u>	<u>101%</u>
<u>25</u>	<u>134%</u>		<u>54</u>	<u>105%</u>		<u>83</u>	<u>101%</u>
<u>26</u>	<u>130%</u>		<u>55</u>	<u>105%</u>		<u>84</u>	<u>101%</u>
<u>27</u>	<u>128%</u>		<u>56</u>	<u>105%</u>		<u>85</u>	<u>101%</u>
<u>28</u>	<u>126%</u>		<u>57</u>	<u>104%</u>		<u>86</u>	<u>101%</u>
<u>29</u>	<u>124%</u>		<u>58</u>	<u>103%</u>			

<u>Year</u>	<u>Factor</u>	<u>Year</u>	<u>Factor</u>
<u>1</u>	<u>250%</u>	<u>34</u>	<u>117%</u>
<u>2</u>	<u>250%</u>	<u>35</u>	<u>116%</u>
<u>3</u>	<u>250%</u>	<u>36</u>	<u>115%</u>
<u>4</u>	<u>250%</u>	<u>37</u>	<u>113%</u>
<u>5</u>	<u>250%</u>	<u>38</u>	<u>111%</u>
<u>6</u>	<u>250%</u>	<u>39</u>	<u>109%</u>
<u>7</u>	<u>243%</u>	<u>40</u>	<u>107%</u>
<u>8</u>	<u>236%</u>	<u>41</u>	<u>105%</u>
<u>9</u>	<u>229%</u>	<u>42</u>	<u>105%</u>
<u>10</u>	<u>222%</u>	<u>43</u>	<u>105%</u>
<u>11</u>	<u>215%</u>	<u>44</u>	<u>105%</u>
<u>12</u>	<u>209%</u>	<u>45</u>	<u>105%</u>
<u>13</u>	<u>203%</u>	<u>46</u>	<u>105%</u>
<u>14</u>	<u>197%</u>	<u>47</u>	<u>105%</u>
<u>15</u>	<u>191%</u>	<u>48</u>	<u>105%</u>
<u>16</u>	<u>185%</u>	<u>49</u>	<u>105%</u>

17	178%	50	105%
18	171%	51	105%
19	164%	52	105%
20	157%	53	105%
21	150%	54	105%
22	146%	55	105%
23	142%	56	105%
24	138%	57	104%
25	134%	58	103%
26	130%	59	102%
27	128%	60	101%
28	126%	61	100%
29	124%	62	100%
30	122%	63	100%
31	120%	64	100%
32	119%	65	100%
33	118%]

[Net single premiums per \$1,000 of death benefit

We use the net single premium to calculate the minimum death benefit ~~under federal tax law.~~ We base the net single premium on the policy year, and the issue age, gender and underwriting class of the person insured by the policy. The net single premium may also be affected by any riders you've have added to this policy.

<u>YEAR</u>	<u>FACTOR</u>		<u>YEAR</u>	<u>FACTOR</u>		<u>YEAR</u>	<u>FACTOR</u>
<u>1</u>	<u>208.09</u>		<u>30</u>	<u>531.10</u>		<u>59</u>	<u>895.40</u>
<u>2</u>	<u>215.51</u>		<u>31</u>	<u>545.36</u>		<u>60</u>	<u>903.33</u>
<u>3</u>	<u>223.20</u>		<u>32</u>	<u>559.71</u>		<u>61</u>	<u>911.68</u>
<u>4</u>	<u>231.15</u>		<u>33</u>	<u>574.18</u>		<u>62</u>	<u>921.05</u>
<u>5</u>	<u>239.36</u>		<u>34</u>	<u>588.78</u>		<u>63</u>	<u>932.44</u>
<u>6</u>	<u>247.85</u>		<u>35</u>	<u>603.54</u>		<u>64</u>	<u>947.29</u>
<u>7</u>	<u>256.60</u>		<u>36</u>	<u>618.44</u>		<u>65</u>	<u>968.21</u>
<u>8</u>	<u>265.62</u>		<u>37</u>	<u>633.41</u>		<u>66</u>	<u>990.10</u>
<u>9</u>	<u>274.89</u>		<u>38</u>	<u>648.35</u>		<u>67</u>	<u>990.10</u>
<u>10</u>	<u>284.42</u>		<u>39</u>	<u>663.16</u>		<u>68</u>	<u>990.10</u>
<u>11</u>	<u>294.19</u>		<u>40</u>	<u>677.88</u>		<u>69</u>	<u>990.10</u>
<u>12</u>	<u>304.21</u>		<u>41</u>	<u>692.52</u>		<u>70</u>	<u>990.10</u>
<u>13</u>	<u>314.50</u>		<u>42</u>	<u>707.07</u>		<u>71</u>	<u>990.10</u>
<u>14</u>	<u>325.09</u>		<u>43</u>	<u>721.49</u>		<u>72</u>	<u>990.10</u>
<u>15</u>	<u>336.04</u>		<u>44</u>	<u>735.69</u>		<u>73</u>	<u>990.10</u>
<u>16</u>	<u>347.33</u>		<u>45</u>	<u>749.55</u>		<u>74</u>	<u>990.10</u>
<u>17</u>	<u>358.94</u>		<u>46</u>	<u>763.03</u>		<u>75</u>	<u>990.10</u>
<u>18</u>	<u>370.85</u>		<u>47</u>	<u>776.07</u>		<u>76</u>	<u>990.10</u>
<u>19</u>	<u>383.04</u>		<u>48</u>	<u>788.65</u>		<u>77</u>	<u>990.10</u>
<u>20</u>	<u>395.48</u>		<u>49</u>	<u>800.83</u>		<u>78</u>	<u>990.10</u>
<u>21</u>	<u>408.13</u>		<u>50</u>	<u>812.59</u>		<u>79</u>	<u>990.10</u>
<u>22</u>	<u>420.97</u>		<u>51</u>	<u>823.88</u>		<u>80</u>	<u>990.10</u>
<u>23</u>	<u>434.01</u>		<u>52</u>	<u>834.64</u>		<u>81</u>	<u>990.10</u>
<u>24</u>	<u>447.29</u>		<u>53</u>	<u>844.82</u>		<u>82</u>	<u>990.10</u>
<u>25</u>	<u>460.85</u>		<u>54</u>	<u>854.39</u>		<u>83</u>	<u>990.10</u>
<u>26</u>	<u>474.64</u>		<u>55</u>	<u>863.36</u>		<u>84</u>	<u>990.10</u>
<u>27</u>	<u>488.62</u>		<u>56</u>	<u>871.76</u>		<u>85</u>	<u>990.10</u>
<u>28</u>	<u>502.72</u>		<u>57</u>	<u>879.77</u>		<u>86</u>	<u>990.10</u>
<u>29</u>	<u>516.89</u>		<u>58</u>	<u>887.61</u>			

<u>Year</u>	<u>Net Single Premium</u>	<u>Year</u>	<u>Net Single Premium</u>
<u>1</u>	<u>\$236.85</u>	<u>34</u>	<u>\$638.24</u>
<u>2</u>	<u>244.98</u>	<u>35</u>	<u>652.81</u>
<u>3</u>	<u>253.30</u>	<u>36</u>	<u>667.32</u>
<u>4</u>	<u>262.06</u>	<u>37</u>	<u>681.72</u>
<u>5</u>	<u>270.99</u>	<u>38</u>	<u>695.93</u>
<u>6</u>	<u>280.20</u>	<u>39</u>	<u>709.87</u>
<u>7</u>	<u>289.67</u>	<u>40</u>	<u>723.44</u>
<u>8</u>	<u>299.42</u>	<u>41</u>	<u>736.62</u>
<u>9</u>	<u>309.44</u>	<u>42</u>	<u>749.39</u>
<u>10</u>	<u>319.75</u>	<u>43</u>	<u>761.80</u>
<u>11</u>	<u>330.34</u>	<u>44</u>	<u>773.89</u>
<u>12</u>	<u>341.22</u>	<u>45</u>	<u>785.70</u>
<u>13</u>	<u>352.38</u>	<u>46</u>	<u>797.25</u>
<u>14</u>	<u>363.84</u>	<u>47</u>	<u>808.50</u>
<u>15</u>	<u>375.58</u>	<u>48</u>	<u>819.39</u>
<u>16</u>	<u>387.63</u>	<u>49</u>	<u>829.82</u>

17	399.96	50	839.73
18	412.56	51	849.09
19	425.42	52	857.92
20	438.51	53	866.30
21	451.82	54	874.33
22	465.35	55	882.15
23	479.07	56	889.91
24	493.00	57	897.79
25	507.12	58	906.00
26	521.40	59	914.79
27	535.84	60	924.42
28	550.40	61	934.98
29	565.03	62	946.29
30	579.70	63	957.47
31	594.36	64	965.37
32	609.02	65	974.68]
33	623.64		

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Section 2 — How your policy works

Policy ownership and beneficiaries

This section of your policy tells you about owners, beneficiaries and exchanges.

Who owns your policy

The owner is the person or people named in the application who make the decisions about the policy and its benefits while the person insured by the policy is living. The owner of this policy appears in Section 1. If you ~~didn't~~ did not name an owner on your application, the person insured by the policy is the owner.

Your rights as a policy owner

As the policy owner, you have the following rights:

- to transfer ownership or assign the policy .
- to change the beneficiary(ies) .
- to receive benefits and choose payment methods for them .
- to change the amount or timing of premiums .
- to change the death benefit option .
- to change the face amount .
- to reinstate the policy if it lapses .
- to take out a loan, make a withdrawal or surrender the policy , or
- to change riders .

If you ~~ve~~ have named an irrevocable beneficiary, you ~~ll~~ will need his or her permission to make all of these decisions, except to change the amount or timing of premiums and to reinstate the policy if it lapses.

If this policy has more than one owner and one of you dies, the surviving owner will hold all rights under the policy. If the last surviving owner dies, his or her estate will own the policy, unless you give us ~~other~~ your written instructions ~~in a form satisfactory to us.~~ to the contrary.

~~*Transferring ownership*~~

~~You can transfer ownership of this policy by using a form satisfactory to us. If you transfer absolute ownership of the policy, you'll no longer have any ownership rights. The new owner will have all the rights under the policy.~~

~~The change of ownership will be effective on the day you complete your request, even if the person insured by the policy is no longer living when we receive your request. The change won't apply to any payments or actions we've taken on or before the day we receive your request.~~

Assigning the policy

You can assign your policy in two ways:

- A *collateral* assignment ~~doesn't~~ does not change the ownership of the policy, but your rights and the rights of your revocable beneficiary or any other person will be subject to the assignment.
- An *absolute* assignment means the person or organization you assign the policy to will become the new owner.

~~You may assign this policy.~~ We must receive a copy of the assignment before we consider it effective. We ~~re~~ are not responsible for the validity of any assignment.

~~*Transferring ownership*~~

~~You can transfer ownership of this policy by submitting your assignment of ownership to us in writing. If your assignment of ownership is absolute you will no longer have any ownership rights in the policy. The new owner will have all the rights under the policy.~~

The transfer of ownership may be requested anytime during the lifetime of the insured. The change of ownership will be effective on the date the written request for assignment of ownership is signed, whether or not the insured is living when the request is received by us. We are not liable for any payment made or action taken before the date we receive the written assignment of ownership.

About your beneficiaries

The beneficiary(ies) is (are) the person or people you named in your application, or in ~~another form satisfactory to us, a written form subsequent to the submission of your application~~ to receive the death benefit proceeds when the person insured by the policy dies. Here are some things you need to know about beneficiaries:

- Each *primary beneficiary* you ~~ve~~ have named will receive an equal share of the death benefit proceeds unless you ~~give instruct~~ us ~~other instructions in a form satisfactory to us in writing otherwise~~. If one primary beneficiary dies, his or her share will be divided equally among the surviving primary beneficiaries unless you give us ~~other your written~~ instructions ~~in a form satisfactory to us to the contrary~~.
- Each *contingent beneficiary* you ~~ve~~ have named will receive an equal share of the death benefit proceeds if none of the primary beneficiaries are living when the death benefit proceeds are payable, unless you give us ~~other your written~~ instructions ~~in a form satisfactory to us to the contrary~~. If one contingent beneficiary dies, his or her share will be divided equally among the surviving contingent beneficiaries unless you give us ~~other your written~~ instructions ~~in a form satisfactory to us to the contrary~~.
- If none of your beneficiaries are living when the ~~death benefit proceeds are payable insured dies~~ or if you ~~haven't~~ have not named a beneficiary, you as the policy owner will receive the proceeds. If you ~~re~~ are no longer living, the proceeds will go to your estate.

Changing your beneficiary

- You can change revocable beneficiaries anytime before the death of the insured.
- Beneficiary designations and changes to beneficiary designations must be in writing.
- If the beneficiary is an irrevocable beneficiary, the owner of the policy must obtain the consent of the irrevocable beneficiary to designate a new revocable or irrevocable beneficiary.
- ~~You can change revocable beneficiaries while the person insured by the policy is living by sending a form satisfactory to us. If we accept the change, it will be effective on the date you complete the change request, even if the person insured by the policy is no longer living when we receive your request. The change won't apply to the request is received by us. We are not liable for any payment made or action we've taken on or before the day date we receive your the written request for the change.~~
- If you change your beneficiary and you ~~ve~~ have chosen a monthly payment method for the death benefit proceeds or cash surrender value, we ~~ll~~ will cancel that payment method and you ~~ll~~ will have to choose a payment method again. You ~~ll~~ will find more about monthly payment methods in *Payment methods for the death benefit proceeds and cash surrender value*.

The death benefit

The amount of your policy's death benefit depends on the death benefit option you chose on your application. We offer three options under this policy. The option you chose appears in Section 1.

- Option A — the death benefit will be the same as your policy's face amount. This is known as a *level* death benefit.
- Option B — the death benefit will equal your policy's face amount plus your policy value. This is known as an *increasing* death benefit.
- Option C — the death benefit will equal your policy's face amount plus all premiums credited to the policy since the policy issue date. This is known as the return of premium death benefit.

The death benefit under any option will never be less than the *minimum death benefit*. You ~~will~~ will find more about the minimum death benefit later in this section. When the person insured by the policy reaches age ~~100~~ 121, the death benefit for any of the options will be the same as your policy value.

What we pay to your beneficiaries

The amount we ultimately pay to your beneficiaries is called *death benefit proceeds*. This section tells you when we pay them, how we calculate them and changes you can make to your policy's death benefit.

When we pay death benefit proceeds

We pay the death benefit proceeds to your beneficiaries ~~when we receive satisfactory~~ after we have received due proof of the death of the ~~person~~ insured and all information and documents requested by the ~~policy~~ company. ~~Here's what you need to know:~~

- The person must have died while the policy is in force.
- You can choose for your beneficiaries to receive the death benefit proceeds in a lump sum or in monthly payments. If you ~~don't~~ do not choose a payment method, your beneficiary can choose one when he or she makes a claim.
- If the person insured by the policy commits suicide within two years of this policy's issue date, we ~~will~~ will pay you only the premiums you ~~ve~~ have paid, less any outstanding loan amount and withdrawals you ~~ve~~ have made. You ~~will~~ will find more about this in *If the person insured by the policy commits suicide*.

Understanding the minimum death benefit

For your policy to qualify as life insurance under federal tax law, your death benefit must at least equal the minimum death benefit. If your death benefit under any death benefit option would be less than the minimum death benefit, we will increase your death benefit to the minimum death benefit.

We use one of two tax tests to calculate the minimum death benefit. You ~~will~~ will find the test for your policy in Section 1. This test can ~~t~~ not be changed once we ~~ve~~ have issued your policy.

If your tax test is the cash value accumulation test, we calculate the minimum death benefit by multiplying your policy value by 1,000, and then dividing that amount by the net single premium shown in Section 1.

If your tax test is the guideline premium test, the minimum death benefit is your policy value multiplied by a death benefit factor. You ~~will~~ will find a table showing death benefit factors in Section 1.

How death benefit proceeds are calculated

We calculate the amount of the death benefit proceeds as of the end of the date the person insured by the policy dies. Death benefit proceeds will equal the death benefit under the option you ~~ve~~ have chosen, minus any outstanding loan amount and any unpaid monthly charges.

Changing your death benefit option

You can change your death benefit option starting ~~from~~ at anytime on or after your first policy anniversary while your policy is in force. Here's is how it works:

- You must send us your request in ~~a form satisfactory to us~~ writing.
- The change will become effective either on the date we approve it, if that date is a monthly charge date, as defined in Section 1 or on the first monthly charge date that follows the date we approve the change. We ~~will~~ will make the change before we deduct the monthly charge.
- We ~~won't~~ will not allow a change if the monthly charges are being waived under a waiver of monthly charges rider.
- We will not allow any change in death benefit option that prevents the policy from qualifying as life insurance under federal tax law.
- We may restrict any changes from or to Option C.
- If your tax test is the cash value accumulation test, no change to Option C will be allowed.
- ~~If your tax test is the cash value accumulation test, no change to Option C will be allowed.~~ If a change in death benefit option would cause your policy to be classified as a modified endowment contract, we will not process the change until you ~~tell us to in a form satisfactory to us~~ send us your written confirmation of the acceptance of the classification as a modified endowment contract.
- We ~~will~~ will send you a policy endorsement after we make the change.

Changing from Option A to Option B or Option C

Here's is what you need to know about changing from Option A to Option B or Option C:

- The person insured by the policy must be living and you must give evidence of insurability satisfactory to us.
- ~~Before the change, the face amount of your policy can't be less than the minimum death benefit.~~
- After the change, the face amount can't ~~not~~ be less than the minimum face amount shown in Section 1.
- We ~~will~~ will decrease the face amount by the policy value if switching to Option B or by accumulated premiums paid if switching to Option C so that your death benefit is approximately the same on the date of the change.
- We ~~will~~ will decrease the face amount on the effective date of the change. To do this, we ~~will~~ will first reduce any increases in the face amount you ~~ve~~ have asked us for, starting with the most recent. Then we ~~will~~ will reduce the initial face amount.

Changing from Option B or Option C to Option A

Here's is what you need to know about changing from Option B or Option C to Option A:

- The person insured by the policy must be living at the time of the change and you must give evidence of insurability satisfactory to us.
- We ~~will~~ will increase the face amount by the policy value if switching from Option B or by accumulated premiums paid if switching from Option C so that your death benefit is approximately the same on the date of the change.
- We ~~will~~ will increase the face amount on the effective date of the change. The underwriting class ~~and cost of insurance rates~~ for the increase will be the same as ~~they are~~ it is for the most recent increase that you requested. If you ~~haven't~~ have not requested an increase, ~~they it~~ it will be the same as ~~they are~~ it is for the initial face amount.

Changing from Option B to Option C or from Option C to Option B

Here's is what you need to know about changing from Option B to Option C or from Option C to Option B:

- The person insured by the policy must be living at the time of the change and you must give evidence of insurability satisfactory to us.
- We ~~will~~ will adjust the face amount by the policy value minus accumulated premiums paid so that your death benefit is approximately the same on the date of the change. A change from Option B to Option C will ~~subtract this adjustment from the face amount. A change from Option C to Option B will add this adjustment to the face amount. We'll adjust the face amount on the effective date of the change. The underwriting class and cost of insurance rates for any increase will be the same as they are for the most recent increase that you requested. If you haven't requested an increase, they will be the same as they are for the initial.~~ A change from Option C to Option B will subtract this adjustment from the face amount.
- We will adjust the face amount on the effective date of the change. The underwriting class for any increase will be the same as it is for the most recent increase that you requested. If you have not requested an increase, it will be the same as it is for the initial face amount.
- Any decrease in the face amount will also be on the effective date of the change. To do this, we ~~will~~ will first reduce any increases in the face amount you ~~ve~~ have asked us for, starting with the most recent. Then we ~~will~~ will reduce the initial face amount.

Changing the face amount

Your policy's initial face amount is the amount of insurance coverage on the issue date. You ~~will~~ will find the initial face amount in Section 1.

The face amount may change if any of the following happens:

- you ask us to increase or decrease it .
- you change your death benefit option .
- you make any withdrawals . or
- you accelerate your death benefit .

You can ask us to increase or decrease the face amount at any time starting on your first policy anniversary. You must send us your written request ~~in a form satisfactory to us~~ while your policy is in force.

The increase or decrease will become effective either the same date we approve it, if that date is a monthly charge date, or on the first monthly charge date that follows the date we approve the change. Once we ~~we~~ have approved the change, we ~~will~~ will send you a policy endorsement showing your new face amount.

Increasing the face amount

Here ~~s~~ is what you need to know about increasing the face amount:

- The person insured by the policy must be living and must not have reached age 91 on the date we receive your request.
- You must give evidence of insurability satisfactory to us.
- Each increase you request must be at least \$50,000.
- Each increase you request will have its own underwriting class and cost of insurance rates.
- We ~~will~~ will apply the tax test shown in Section 1 to any increase in the face amount to make sure your policy still qualifies as life insurance under federal tax law.
- You can't ~~not~~ increase the face amount if the monthly charges are being waived under a waiver of monthly charges rider.
- We reserve the right to limit increases in the face amount to one increase in any 12-month period.

Decreasing the face amount

Here ~~s~~ is what you need to know about decreasing the face amount:

- The person insured by the policy must be living on the date we receive your request.
- Each decrease you request must be at least \$25,000.
- The face amount after the decrease must not be less than the minimum face amount for this policy.
- To apply the decrease, we ~~will~~ will first reduce any increases in the face amount you ~~ve~~ have asked for, starting with the most recent. Then we ~~will~~ will reduce the initial face amount.
- ~~If you've chosen death benefit Option A, we won't approve the decrease if it means that the new face amount will be less than the minimum death benefit.~~
- ~~If you've chosen death benefit Option B, we won't approve the decrease if it means that the new face amount plus the policy value will be less than the minimum death benefit.~~
- ~~If you've chosen death benefit Option C, we won't approve the decrease if it means that the new face amount plus the accumulated premiums paid will be less than the minimum death benefit.~~
- We will not allow any decrease in face amount that prevents the policy from qualifying as life insurance under federal tax law.
- If a decrease in face amount would cause your policy to be classified as a modified endowment contract, we will not process the decrease until you ~~tell us to in a form satisfactory to us~~ send us your written confirmation of the acceptance of the classification as a modified endowment contract.

~~Getting your Accelerated death benefit early benefits~~

If the person insured by your policy is diagnosed with a terminal illness, you can apply to get part or all of your policy's death benefit early. This is called *accelerating your death benefit*. You must ~~give us proof in a form satisfactory~~ submit your completed application to us along with documentation from a licensed physician certifying that the person with the terminal illness is expected to live 12 months or less. You can only get your death benefit early once, and we ~~will~~ will make the payment in a lump sum.

You should consult a ~~qualified personal~~ tax adviser before applying to get your death benefit early because the payment may be taxable. Getting your death benefit early may also affect your eligibility for Medicaid and other government assistance programs.

The minimum amount you can apply for is \$50,000 or 25% of the death benefit available on the date we approve your application, whichever is less.

If we approve your application to accelerate your death benefit, we ~~will~~ will deduct the following from the death benefit amount you ~~ve have~~ asked for before making a payment:

- one year of interest at equal to the rate of either yield on a 90-day Treasury bill ~~yield or the maximum loan interest rate under this policy, whichever is greater~~ on the date we approve your application.
- an administrative expense charge of up to ~~\$200-200.~~
- any unpaid amounts due within your policy's grace period on the date we approve your application, and
- any outstanding loan amount on the date we approve your application, multiplied by the ratio of the amount of death benefit you ~~re are~~ getting early to the total death benefit available for acceleration under your policy on the date we approve your application.

If you only get part of your death benefit early, the rest of your policy's death benefit will remain in place. We ~~will~~ will continue to deduct monthly charges from your policy value, unless your monthly charges are waived under a waiver of monthly charges rider.

~~How to apply to get your death benefit early~~

Here ~~s is~~ is how to apply to get your death benefit early:

- ~~Send us proof in a form satisfactory to us~~ Submit your completed application, provided by us, along with documentation from a licensed physician certifying that the person insured by the policy has a terminal illness and 12 months or less to live. The terminal illness can't not be caused by intentionally self-inflicted injuries.
- ~~We need to receive your application in a form satisfactory to us.~~
- You need written consent in a form satisfactory to us from any irrevocable beneficiary or anyone to whom you ~~ve have~~ have assigned the policy before we can make a payment.
- If you ~~re are~~ applying to get all of your death benefit early, send this policy and any riders you ~~ve have~~ have added with your application. If you ~~re are~~ only applying for part of the death benefit, we ~~will~~ will send you a policy endorsement once we approve your application.
- The person insured by the policy must be living and your policy must be in force when we approve your application. If that person dies before we make the payment to you, we ~~will~~ will pay the death benefit proceeds to your beneficiary.
- We ~~won't will not~~ will not approve your application if you ~~re are~~ applying to get the death benefit to satisfy any judgments against you, to satisfy the claims of any creditor, or to apply for, receive or maintain any government sponsored benefit or entitlement, or any other form of public assistance.

How getting the death benefit early affects your policy

If you choose to get all of your death benefit early, your policy will end. That means it will no longer have any value.

If you choose to get only part of your death benefit early, we ~~will~~ will reduce your face amount, policy value and any outstanding loan amount by the ratio of the amount of death benefit you got early to the total death benefit that was available for acceleration on the date we approved your application.

When we reduce your face amount, we ~~will~~ will first reduce any increases in the face amount you asked for, starting with the most recent. Then we ~~will~~ will reduce the initial face amount.

Getting the death benefit early ~~won't~~ will not affect our rights to contest your policy. You ~~will~~ will find more about this in *Contesting the validity of your policy*.

In the event of suicide of the insured, while sane or insane, after an accelerated death benefit is paid and within two years from this policy's issue date, the death benefit proceeds payable will be limited to the amount, if any, by which the premiums paid less any outstanding loan amount and withdrawals exceed the accelerated death benefit payment.

In the event of suicide of the insured, while sane or insane, after an accelerated death benefit is paid and within two years from the effective date of an increase in face amount for which evidence of insurability had been provided, or a change in death benefit options, our liability will be limited to any unaccelerated portion of the death benefit proceeds that would have been payable had such increase or change not taken effect. We will also refund to your policy value any additional cost of insurance and rider charges associated with such increase or change.

We will provide a benefit payment notice to you at the time the accelerated death benefit payment is made by us. Such notice will reflect the dollar amount of the accelerated death benefit payment, the unaccelerated portion of this policy's death benefit, if any, and any remaining face amount, policy value or outstanding loan amount.

All about premiums

Your policy gives you the flexibility to vary the amount and timing of your premium payments ~~within certain limits.~~ Limitations on varying the amount and timing of your premium payments are described below in Making premium payments and Limits on the premium payments you can make. We deduct a premium tax charge from each premium payment, and then allocate your net premium to the fixed account on the business day we receive your payment. You ~~will~~ find more about when our current charges may change in *Changing our charges*.

Making premium payments

You ~~will~~ find your minimum first premium payment in Section 1. It was due on your policy's issue date. Your insurance coverage started when you paid this premium and we issued your policy.

You can schedule the amount and frequency of the rest of your premium payments. We refer to scheduled premium payments as *planned premiums*. Here ~~s is~~ is how it works:

- You ~~will~~ find the amount and frequency of your planned premium in Section 1. You chose these on your application.
- You can change the amount and timing of your planned premium. Your planned premium must be at least \$50.
- We ~~will~~ send you a notice to remind you of your planned premium payment. We ~~won't will not~~ send a notice if you ~~ve have~~ chosen to make scheduled electronic payments. You ~~re are~~ not required to make planned premium payments, but if you miss a payment, your policy may be in danger of lapsing, which means your insurance coverage would end. Even if you make all your planned premium payments, your policy could still lapse if its cash surrender value ~~isn't is not~~ enough to cover your monthly charges. You ~~will~~ find more about lapsing in *Lapsing and reinstatement*.
- You can make additional premium payments of at least \$50 at any time. ~~You can ask us for a receipt for any premium payment you make.~~
- We reserve the right to limit total premium payments to \$500,000 within a policy year.
- While this policy is in force, we ~~will~~ accept premium payments while the person insured by the policy is living ~~and or~~ until he or she reaches age ~~100, 121.~~
- We ~~will~~ treat any payment you make during the life of your policy as a premium unless you tell us otherwise.
- ~~You~~ After the first premium payment, you must send all premium payments to our administrative office unless we tell you otherwise.
- The payment of planned premiums does not guarantee that your policy will stay in force until the insured's age ~~100, 121.~~

Limits on the premium payments you can make

Federal tax law may limit the amount of premium payments you can make.

If your policy's tax test is the guideline premium test, we ~~will~~ refuse to accept all or part of a premium payment if, by accepting it, your policy would no longer qualify as life insurance under federal tax law. You ~~will~~ find the tax test for this policy in Section 1.

We may refuse to accept all or part of a premium payment if, by accepting it, your net amount at risk will immediately increase. We ~~will~~ accept your premium payment in this situation if you give evidence of insurability satisfactory to us.

If accepting all or part of a premium payment would cause your policy to be classified as a modified endowment contract, we will refuse to accept all or part of that premium payment unless you tell us in ~~a form satisfactory to us~~ writing to accept it. A modified endowment contract is still considered to be life insurance under federal tax law, but it ~~doesn't does not~~ receive all the tax advantages of other life insurance contracts.

If we return a premium payment to you, we ~~will~~ send it no later than 60 days after the end of the policy year in which you paid the premium. We ~~won't will not~~ return a premium payment if it would cause your policy to lapse. You ~~will~~ find more about lapsing in *Lapsing and reinstatement*.

Interest Crediting

The policy value earns interest at a rate no less than the minimum annual rate shown in Section 1. We may offer a higher rate if we choose. The rate we offer on the fixed account may be different than the interest rate on the loan account.

Loans, withdrawals and surrenders

You can get access to all or some of your policy value while your policy is in force by making partial withdrawals or surrendering your policy. You can also take out a loan from us using your policy as collateral.

About loans

You can borrow money from us any time after ~~the~~ your right to cancel policy period ends and while the person insured by the policy is living. You should consult a ~~qualified~~ personal tax advisor before taking out a loan.

When you borrow money from us, we use your policy value as collateral. You pay interest on the amount you borrow. The policy value set aside to secure your loan also earns interest. Here ~~'s~~ is how it works:

- The loan will take effect at the end of the business day we receive your request in ~~a form satisfactory to us~~ writing.
- To secure the loan, we transfer an amount equal to the amount you ~~'re~~ are borrowing from the fixed account to the loan account.
- The amount of policy value in the loan account earns interest. You ~~'ll~~ will find more about the loan account later in this section. You ~~'ll~~ will find more about how we calculate policy value in the loan account in *Your policy value*.
- Taking out a loan may affect your policy value because the amount set aside in the loan account may earn interest at a different rate than policy value in the fixed account.
- Interest owed on the amount you ~~'ve~~ have borrowed accrues daily at an annual rate set by us. You ~~'ll~~ will find more about our interest rates later in this section.
- Interest that has accrued during a policy year is due on your policy anniversary and whenever the cash surrender value ~~isn't~~ is not enough to cover the monthly charge. If you ~~don't~~ do not pay the interest when it ~~'s~~ is due, we ~~'ll~~ will add it to the amount of your loan and start accruing interest on the new balance from the date it was due.
- On each policy anniversary, if your outstanding loan amount is greater than your policy value in the loan account, we ~~'ll~~ will transfer the difference from the fixed account to the loan account.

On any monthly charge date, if the outstanding loan amount plus the monthly charge exceeds the policy value, your policy will enter the grace period. You will find more about the grace period in *The grace period*.

How much you can borrow

The minimum amount you can borrow is \$1,000. The maximum amount you can borrow is your policy value. Throughout this policy, your *outstanding loan amount* means the amount in the loan account plus any interest you owe on any loans.

Loan interest rates

We charge you interest on your loan balance at a rate shown in Section 1.

Loan account interest rate

Amounts in the loan account earn interest. The annual interest rate will never be less than the guaranteed minimum interest rate for the loan account as indicated in Section 1.

~~Paying off~~ Repayment of your loan

You can ~~pay off~~ repay all or part of your outstanding loan amount any time while your policy is in force. The minimum loan payment you can make is \$100 or your outstanding loan amount, whichever is less. We ~~won't~~ will not deduct a premium tax charge from any loan payment you make.

We ~~'ll~~ will reduce your outstanding loan amount by the amount of your loan payment. We ~~'ll~~ will also transfer the amount of your loan payment from the loan account to the fixed account.

If you ~~don't pay off your loan~~ if you don't pay off do not repay your loan, we ~~'ll~~ will deduct your outstanding loan amount from the death benefit proceeds when the person insured by the policy dies. You ~~'ll~~ will find more about this in *How death benefit proceeds are calculated*.

Making withdrawals

You can make withdrawals starting on your policy's first anniversary as long as the policy is in force and the person insured by the policy is living.

Here's ~~s~~ is how it works:

- We ~~!!~~ will process the withdrawal at the end of the business day we receive your written request ~~in a form satisfactory to us.~~
- Each withdrawal must be at least \$1,000.
- The amount we send you will be reduced by a \$20.00 service charge.
- We ~~!!~~ will send you a policy endorsement showing you any changes in your policy's benefits and values after you ~~ve~~ have made a withdrawal.
- We will not allow any withdrawal that prevents the policy from qualifying as life insurance under federal tax law.
- If a withdrawal would cause your policy to be classified as a modified endowment contract, we will not process the withdrawal until ~~you tell us to in a form satisfactory to us.~~ we receive your written confirmation of your acceptance of the classification as a modified endowment contract.

How withdrawals affect the face amount

If you ~~ve~~ have chosen death benefit Option B, making a withdrawal ~~won't~~ will not reduce your policy's face amount. If you ~~ve~~ have chosen death benefit Option A or C, the ~~total of your initial face amount and any in force~~ face amount ~~increases~~ will be reduced by the amount withdrawn. If there are in force increases in face amount, ~~with~~ the reduction will be allocated among ~~such amounts the~~ initial face amount and in force increases in face amount on a pro-rata basis.

Your face amount can never be less than the minimum face amount shown in Section 1. If a withdrawal will cause your face amount to be less than the minimum face amount, you must reduce the amount of the withdrawal or surrender the policy.

Advisory Fees

In certain situations, as agreed to between you and an investment advisor, advisory fees may be deducted each quarter from the fixed account to compensate an advisor for any management of your policy. These fees may be considered withdrawals from the policy for tax purposes. No charges will be assessed by us for the withdrawal of these fees and the face amount will not be reduced by the amount of these fees.

Surrendering your policy

If you surrender your policy for its cash surrender value, your insurance coverage under this policy will end. The cash surrender value is your policy value less any outstanding loan amount. We ~~!!~~ will calculate the cash surrender value on the business day we receive your signed request and that is the date our liability will end.

Your policy value

Policy value depends on the amount and timing of your premium payments, the interest rates on the fixed account and the loan account, policy charges, how much you ~~we~~ have borrowed or withdrawn from the policy, and the level of policy and rider benefits.

How we calculate your policy value

Your policy value is equal to the total amount allocated to the fixed account and the loan account. You ~~we~~ will find more about the loan account in *Loans, withdrawals and surrenders*.

We ~~we~~ will adjust your policy value if we find out that you stated the age or gender of the person insured by the policy incorrectly on your application and that person is living. We ~~we~~ will retroactively adjust the policy value to reflect the monthly charges we should have deducted for the correct age or gender. You ~~we~~ will find more about this in *Monthly charges*.

Calculating policy value in the fixed account

On the policy date, the policy value in the fixed account equals the net premiums allocated to this account less the part of the first monthly charge deducted from this account.

To calculate total policy value in the fixed account on any day, we start with the net premiums you ~~we~~ have allocated to the account. Then we add any accrued interest and loan repayments.

Finally, we subtract:

- any monthly charges deducted from the account.
- any withdrawals you ~~we~~ have made from the account.
- any amounts transferred from the account to the loan account, and
- ~~any fees deducted from the account for getting your death benefit early~~
- any advisory fees deducted from the account.

If we ~~we~~ are calculating the policy value in the fixed account on a monthly charge date, we ~~we~~ will also subtract that date's monthly charge.

Calculating policy value in the loan account

To calculate the total policy value in the loan account on any day, we add:

- any amounts transferred into the account, and
- any interest credited to the account.

Finally, we subtract:

- any transfers out of the account.

Monthly charges

We deduct a monthly charge from your policy value on each monthly charge date. We ~~we~~ will stop deducting the monthly charge when the person insured by the policy reaches age ~~100~~ 121.

The monthly charge has three parts:

Policy fee

You ~~we~~ will find the guaranteed maximum policy fee in Section 1.

Cost of insurance charge

Here ~~is~~ is how we calculate the cost of insurance charge:

- first we divide the net amount at risk by \$1,000, and
- then we multiply that amount by the monthly cost of insurance rate per \$1,000 of net amount at risk.

Different cost of insurance rates may apply to the net amount at risk for the initial face amount and each increase in the face amount you ~~we~~ have asked for. The net amount at risk is equal to the death benefit divided by 1.00246627 minus the policy value. The net amount at risk can never be less than zero.

When we ~~re~~ are calculating net amount at risk, we allocate the policy value to the initial face amount and any increases in the face amount in proportion to the total face amount. If we ~~ve~~ have increased your death benefit ~~so that your policy continues to qualify as life insurance under federal tax law in accordance with the minimum death benefit~~, we allocate that increase to the initial face amount and any increases in the face amount you ~~ve~~ have asked for in proportion to the total face amount.

The monthly cost of insurance rates for the net amount at risk of this policy are based on the age, gender and underwriting class of the person insured by the policy. They ~~re~~ are also based on the policy's face amount, death benefit option and the number of years the policy has been in force.

The monthly cost of insurance rates for the initial face amount will never be greater than the guaranteed maximum monthly cost of insurance rates shown in Section 1.

If the Insured's age at issue of this contract is more than 17 and while the Insured's age at last birthday is no more than 75 and if such endorsement is available at those ages, you have the right to add at issue or after issue (including renewal) an endorsement that will provide for level cost of insurance rates for a fixed period of time. The available fixed periods of time may be limited based on the age, gender, and underwriting class of the person insured by this policy as well as the policy's face amount, death benefit option, and years in force. The addition or renewal of the endorsement will be subject to the then current evidence of insurability requirements satisfactory to us.

Charges for optional riders

If you ~~ve~~ have added any riders to your policy, we add any charges for them to your monthly charge. You ~~ll~~ will find more in *Riders you ~~ve~~ have added*.

Changing our charges

We may change our monthly cost of insurance rates, excess interest rates, premium tax charges and policy fees, if we change our future expectations for mortality, expenses, persistency, investment earnings, or federal, state or local taxes. ~~These~~ The interest rates will never be less than the guaranteed minimum interest rate and the other rates and charges, ~~however~~, will never be greater than the respective guaranteed ~~maximum rates and charges~~ maximums. We ~~ll~~ will make any changes according to the procedures and standards on file with the insurance department of the state where we delivered this policy.

Changes we make to rates and charges will be the same for all policies that have the same face amount, death benefit option and policy year, and where the people insured by the policies have the same issue age, gender and underwriting class. Changes will first apply on the next monthly charge date.

We ~~ll~~ will calculate changes in policy cost factors prospectively. We ~~ll~~ will review interest rates at least once a year. We ~~ll~~ will review all other charges at least once every five years.

We ~~won't~~ will not change our charges more than once a month. We ~~won't~~ will not change our charges because of a change in the health or job of the person insured by this policy. We also ~~won't~~ will not change our charges to recoup any prior losses.

Lapsing and reinstatement

If your policy's cash surrender value is less than the monthly charge on the date it ~~is~~ is due, your policy may lapse, which means you ~~will~~ will no longer have any insurance coverage. If your policy is in danger of lapsing, we ~~will~~ will give you a grace period to pay the premium needed. If your policy lapses, you have three years from the end of the grace period to apply for reinstatement. You can't ~~not~~ not reinstate your policy if you surrender it.

About lapsing

Generally, if your policy's cash surrender value ~~isn't~~ is not enough to cover the monthly charge on the date it ~~is~~ is deducted, your policy may lapse.

We ~~will~~ will tell you the minimum payment you have to make in order to keep your policy in force. You ~~will~~ will be required to make a minimum payment that is enough to cover any accumulated unpaid monthly charges, including excess loan interest plus three current monthly charge deductions. We ~~will~~ will send a lapse notice to you, any third party designated by you, and to anyone you ~~ve~~ have assigned your policy to, at the most recent addresses we have in our records.

The grace period

We ~~will~~ will give you a grace period of 61 days to make the minimum payment. The grace period will start on the date we send notice to you.

If we ~~don't do not~~ receive the minimum payment within the grace period, your policy will lapse with no value. If your policy lapses at the end of the grace period, we ~~will~~ will return any payments you made to us during the grace period. We ~~will~~ will always give you at least 15 days, but no more than 45 days, written notice ~~if prior to having~~ your policy is going to lapse. lapse at the end of the 61-day grace period described above. We will send a notice to you, and to anyone to whom you have assigned your policy to, at the most recent addresses we have in our records.

Reinstating your policy

If your policy lapses, you have three years from the end of the grace period to apply for a reinstatement. If approved we will reinstate the policy only, excluding any riders.

We ~~will~~ will approve the reinstatement of your policy, if you send us the following:

- an application ~~in a form satisfactory to~~ provided by us,
- evidence of insurability satisfactory to us, and
- payment of:
 - any outstanding loan amount as of the date the policy lapsed, or reinstatement of that amount,
 - all unpaid monthly charges as of the date the policy lapsed, plus interest at an ~~annual~~-effective annual rate of 6% from the date the policy lapsed to the date we reinstate it, and
 - a premium that is enough to cover three current monthly charge deductions.

We ~~will~~ will reinstate your policy on the date we approve the reinstatement or the date we receive the payment needed for reinstatement, whichever comes later. On the date we reinstate your policy, the policy value will ~~equal~~ increase by the amount you paid to reinstate it, less:

- any loan payment,
- any unpaid monthly charges with interest, and
- any premium tax charge.

If we reinstate your policy on a monthly charge date, we ~~will~~ will also deduct a monthly charge.

Payment methods for the death benefit proceeds and cash surrender value

You can choose to have the death benefit proceeds or the cash surrender value paid in a lump sum. Other settlement options may be available. ~~You will~~ Full payment of the death benefit proceeds to the person designated as entitled, discharges us from all claims under the policy. You will find more about the cash surrender value in Surrendering your policy.

Other things to know about your policy

Entire contract

The entire contract consists of this policy, any attached additional benefit riders, endorsements, original application and any subsequent application(s) for changes that are attached to this policy. We relied upon the application(s) in issuing this policy. All statements made in the application(s) are assumed to be true to the best knowledge and belief of the person(s) making them. These statements in the absence of fraud are representations and not warranties. No statement will be used to void this contract or contest a claim unless ~~it's~~ is a material misrepresentation contained in the application(s).

Only ~~the our~~ President, a Vice President or ~~the~~ Secretary ~~of TIAA-CREF Life Insurance Company may modify may~~ change the ~~provisions-terms~~ of this policy or waive any of our rights or requirements under it.

Statements and reports we ~~will~~ will send you

We ~~will~~ will send you an annual statement. ~~We won't charge you for any statements.~~ The statements will give you information about your policy, including:

- death benefit proceeds .
- face amount .
- current interest rates for the fixed account and loan account .
- policy value .
- cash surrender value .
- any outstanding loan amount .
- premium payments you ~~ve~~ have made .
- premium tax charges we ~~ve~~ have deducted .
- monthly charges we ~~ve~~ have deducted . and
- any other information that ~~s~~ is needed by law in the state where we delivered this policy .

Illustrations

Starting on your first policy anniversary, you can ask us to send you an illustration showing hypothetical projections of your policy value and death benefit. We reserve the right to limit the number of illustrations to no more than one per policy year.

Communicating with us

You should send all payments, and any correspondence to us, to our administrative office. You ~~will~~ will find the address on the front cover of this policy. You should always include your policy number, your full name and current address, and the full name of the person insured by the policy.

When we process payments

We send out all payments from our administrative office. You ~~will~~ will find the address on the front cover of this policy.

We may delay ~~payments of making any~~ withdrawals, loans, transfers and surrenders for up to six months. We ~~won't~~ will not delay a payment if it needs to be used as a premium payment for any policy you may have with us. Payments of any amounts derived from premiums paid may be delayed until such time as we have received the funds ~~have cleared your bank~~. We may delay ~~payments payment~~ of death benefit proceeds for up to thirty days.

We pay interest at an annual rate of 8% from the date of the insured's death to the date death benefit proceeds are paid if we delay payment of death benefit proceeds.

All payments we make to you under this policy are exempt from the claims of any creditors, to the extent allowed by law. You can ~~t~~ not assign or withdraw payments before we make them without our consent.

Misstatement of age or sex

If we find out that you stated the age or gender of the person insured by the policy incorrectly on your application, we ~~will~~ will adjust the death benefit before we calculate the death benefit proceeds. The death benefit will be the amount that you could have bought with your last monthly cost of insurance charge at the correct age or gender. If you have any riders, the death benefit for them will be the amount that you could have bought with your last monthly rider charge at the correct age or gender.

Contesting the validity of your policy

This policy will be incontestable after it has been in force during the insured's lifetime for two years from its issue date. [If we successfully contest this policy during the first two years, we will refund your premiums.](#)

The amount of any increase in the death benefit due to a death benefit option change will be incontestable after such change has been in force during the insured's lifetime for two years from the date the change takes effect. If the face amount has been increased subject to evidence of insurability, such increase will be incontestable after it has been in force during the insured's lifetime for two years from the date the increase takes effect. If we successfully contest a death benefit option change or an increase in face amount subject to evidence of insurability, the death benefit will be what would have been payable had such change or increase not taken effect. We will refund to your policy value any additional cost of insurance and rider charges associated with such increase or change.

If this policy is reinstated, statements made in the reinstatement application will be incontestable after this policy has been in force during the insured's lifetime for two years from the reinstatement date.

If this policy is issued as a result of a conversion option from term insurance issued by us, the contestable period will be measured from the issue date of the term policy.

The contestable period of any additional benefit rider attached to this policy is stated in the rider.

If the person insured by the policy commits suicide

In the event of the suicide of the insured, while sane or insane, within two years from this policy's issue date our liability will be limited to the amount of premiums paid less any outstanding loan amount and any withdrawals.

In the event of the suicide of the insured, while sane or insane, within two years from the effective date of any increase in face amount for which evidence of insurability had been provided, or within two years from the effective date of a death benefit option change, our liability will be limited to the death benefit that would have been payable had the increase or change not taken effect. We will also refund to your policy value any additional cost of insurance and rider charges associated with such increase or change.

If this policy is issued as a result of a conversion option from term insurance, the suicide period will be measured from the issue date of the term policy.

The suicide exclusion of any additional benefit rider attached to this policy is stated in the rider.

Policy calculations

The values under this policy comply with the laws of the state where we delivered this policy. We ~~ve~~ [have](#) filed a detailed statement showing how we calculate these values with the state insurance department.

We base the net single premiums used for the cash value accumulation test on the ~~1980-2001~~ [Commissioners'](#) Standard Ordinary Mortality Tables using the age as of last birthday, gender, and if applicable, the tobacco [use](#) status of the person insured by the policy. We use an annual interest rate of 4%.

We use the same mortality tables to calculate guaranteed maximum cost of insurance rates, taking into account the number of policy years and the issue age, gender and underwriting class of the person insured by the policy. Separate scales of the guaranteed maximum cost of insurance rates apply to substandard underwriting classes.

Dividends

This policy is a non-participating policy and does not pay dividends.

Section 3 — Some definitions

administrative office

the office you must contact to exercise any of your rights under the policy. You should send all payments and requests to:

TIAA-CREF Life Insurance Company,
[P.O. Box XXX,
Atlanta, GA 31139],
~~[1-800-223-1200.]~~ [\[1-877 694 0305\]](tel:1-877-694-0305)

age

a person's age on the policy date (the issue age shown in Section 1), plus the number of full policy years completed since the policy date. We increase "age" by one year on each policy anniversary.

business day

any day that we are open for business. It usually ends at 4:00 pm Eastern Time. If we receive your payment or request after the end of a business day, we ~~will~~ [will](#) process it as of the end of the next business day.

cash surrender value

your policy value less any outstanding loan amount.

death benefit proceeds

the amount we pay to your beneficiaries when we receive ~~satisfactory~~ [due](#) proof of the death of the person insured by the policy. The amount equals the death benefit under the death benefit option you ~~ve~~ [have](#) chosen minus any outstanding loan amount and any overdue monthly charges.

face amount

the amount of insurance coverage you ~~ve~~ [have](#) chosen (the initial face amount in Section 1), plus any in force increases in face amount, less any decreases in face amount.

federal tax law

Section 7702 of the Internal Revenue Code of 1986 and any successor provisions.

fixed account

the investment option supported by our general account. ~~Policy~~ [The policy](#) value in this account earns interest at a rate no less than the guaranteed minimum rate of interest, shown in Section 1.

in force

when our obligations under the policy begin once we receive your first premium payment and issue this policy. Your policy will be in force until the person insured by the policy dies, the grace period expires and your policy lapses, or you surrender or exchange your policy.

initial face amount

the face amount on the issue date, shown in Section 1.

issue age

the age, shown in Section 1, of the person insured by the policy on the policy date.

issue date

the day, shown in Section 1, that we issued this policy at our administrative office. We measure the suicide and contestability periods from the issue date.

licensed physician

an individual licensed to practice medicine in the state in which this policy is delivered and who is acting within the scope of such license. A licensed physician does not include you, the person insured by the policy, or a person who lives with you or the person insured by the policy.

loan account

an account within our general account to which we transfer policy value from the fixed account as collateral when you take out a policy loan. The policy value in the loan account earns interest at a rate no less than the guaranteed minimum rate for loans described in Section 1.

modified endowment contract

a special kind of life insurance policy that ~~is~~ is defined in Section 7702A of the Internal Revenue Code. It ~~doesn't~~ does not receive the same tax advantages as other life insurance policies.

monthly charge date

the day we deduct the monthly charge from your policy value. It ~~is~~ is the same date of each calendar month as the policy date or it ~~is~~ is the last day of the month if that comes first.

net amount at risk

the amount we use to calculate the cost of insurance charges for this policy and any riders you ~~ve~~ have added. It can never be less than zero. We calculate it by dividing the amount of death benefit by a monthly interest factor of 1.00246627. Then, from this amount, we subtract the policy value, before we deduct the cost of insurance charge.

net premium

any premium payment, less a premium tax charge, that we allocate to the fixed account.

outstanding loan amount

the amount in the loan account plus any unpaid and accrued interest you owe.

policy anniversary

the same date of each calendar year as the policy date shown in Section 1.

policy date

the effective date of this policy shown in Section 1. Policy months, policy years and policy anniversaries are measured from the policy date.

policy value

the total amount in the fixed account and the loan account.

policy year

a year that starts on the policy date or on a policy anniversary.

premium tax charge

a charge from each premium payment to reimburse us for state premium tax costs. This premium tax charge is based on the state of issue and will remain fixed throughout the life of your policy.

tax test

the Internal Revenue Code Section 7702 test shown in Section 1 that we use to calculate your policy's minimum death benefit and the maximum amount of premium you can pay. Once we issue your policy, the tax test can ~~t~~ not be changed.

underwriting class

a class we assign to the person insured by the policy and use to calculate cost of insurance charges. Classes are based on health, whether or not the person uses tobacco and other non-medical factors. Classes include any flat and temporary extra mortality charges.

Key features of your Flexible Premium Universal Life Insurance policy

- Adjustable death benefit
- Flexible premiums payable during the insured's lifetime
- Pays death benefit proceeds when the person insured by the policy dies
- Can be cashed in for its cash surrender value
- ~~Doesn't~~ Non-Participating Policy. This policy does not pay dividends ~~because it's a nonparticipating policy~~
- ~~Option to get your death benefit early,~~ Accelerated Death Benefit option but you should consult a ~~qualified~~ personal tax ~~adviser~~ advisor first because the payment may be taxable



FINANCIAL SERVICES
FOR THE GREATER GOOD®

Ana Ramirez
Vice President & Finance Manager
Individual Client Services Finance
TIAA-CREF
8500 Andrew Carnegie Boulevard
Charlotte, NC 28262
Telephone: 704-988-4408
Fax: 704-988-4834

March 20, 2008

Re: Letter of Authorization

Dear State Regulator:

We hereby authorize Sandra K. Meltzer & Associates, Inc. located at 1750 Century Circle, Suite 2, Atlanta, GA to carry out the state filings (including the District of Columbia) on behalf of TIAA-CREF Life Insurance Company. This authorization is to be used with the filing of policy form(s) AM-SUL.3 and AM-JUL.3 series and associated forms, which may consist of, but are not limited to the policy, applications, certificates and rider forms.

Sincerely,

A handwritten signature in cursive script that reads "Ana E. Ramirez".

Ana E. Ramirez
Vice President & Finance Manager

INDETERMINATE PREMIUM ONLY

STATE OF ARKANSAS

CONSENT TO SUBMIT RATES
AND/OR COST BASES FOR APPROVAL

TIAA-CREF Life Insurance Company

(Company Name)

New York, NY 10017

(City and State)

does hereby consent and agree

(A) that all premium rates and/or cost bases both "maximum" and "current or projected", used in relation to policy form number AM-SUL.3 AR (2008) must be filed with the Insurance Commissioner for the State of Arkansas ("Commissioner") at least (60) days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior to the expiration of sixty (60) days.

or

(B) that where the policy is a flexible or indeterminate premium whole life policy which provides for frequent changes in interest rates based on financial market conditions, the company may file a range of rates it will stay within and will notify the Department at least sixty (60) days prior to any change in the range of rates. The company must also document the method used to calculate its premium and range of rates.

By:



(Signature of Company Officer)

Jeffrey S. Goldin, FSA, MAAA

(Type Name of Person Signing)

Actuary

(Officer Title)

ACCELERATED DEATH BENEFIT DISCLOSURE

TIAA-CREF LIFE INSURANCE COMPANY

This policy provides an accelerated death benefit option as described below. However, please read your policy for a detailed description of such benefit.

Definitions

Terminal illness means a state of health in which the insured's life expectancy is twelve months or less.

Available proceeds mean the death benefit proceeds before reduction for any outstanding loan amount and due and unpaid monthly charges under this policy at the time TIAA-CREF Life Insurance Company approves the application for the accelerated death benefit, subject to the conditions and limitations specified in this policy. Death benefit amounts provided by term insurance riders are not available for acceleration.

Accelerated death benefit means the amount we pay to the owner under the terms of this option.

Brief description of accelerated death benefit option

If the insured suffers from a terminal illness, and provided that all other conditions for acceleration as specified in this policy are met, the owner of this policy may elect to accelerate all or a portion of the available proceeds. The accelerated death benefit will be paid to the owner only once and in a lump sum. The accelerated death benefit will be determined based on the amount of available proceeds being accelerated and the adjustments and deductions specified below. The acceleration of all available proceeds will result in the termination of this policy.

Determination of accelerated death benefit payment

The accelerated death benefit payment will equal the requested available proceeds less an interest discount.

The annual interest rate used to calculate the amount of the discount will be equal to the yield on a 90 day Treasury bill on the date TIAA-CREF Life Insurance Company approves the application for the accelerated death benefit:

The accelerated death benefit payment will be further reduced by:

- (1) an administrative expense charge not to exceed \$200.00;
- (2) any amounts due within this policy's grace period which are unpaid at the time TIAA-CREF Life Insurance Company approves the application for the accelerated death benefit; and
- (3) any outstanding loan amount on the date TIAA-CREF Life Insurance Company approves the accelerated death benefit multiplied by the ratio of the accelerated available proceeds to the available proceeds before the acceleration.

Effect of the accelerated available proceeds on this policy's face amount

Once the owner elects this option, the requested available proceeds being accelerated will reduce this policy's face amount in the following order:

- (1) first, to reduce the amount provided by the most recent in-force increase you asked for, if any;
- (2) then, to reduce the next most recent in-force increases you asked for, successively, if any; and
- (3) finally, to reduce the initial face amount.

Effect of partial acceleration on policy benefits

If TIAA-CREF Life Insurance Company approves the application for the partial acceleration of available proceeds, the unaccelerated portion of this policy's death benefit proceeds will remain in effect. After the payment of an accelerated death benefit, this policy's face amount, policy value and any outstanding loan amount will be reduced by the ratio of the accelerated available proceeds to the available proceeds before the acceleration. Monthly charges for the remaining portion of this policy may be waived in accordance with any Waiver of Monthly Charges Rider attached to this policy. Otherwise, monthly charges will continue to be deducted from the policy value.

Signature of the Owner

Date

Signature of TIAA-CREF Life Representative

Date